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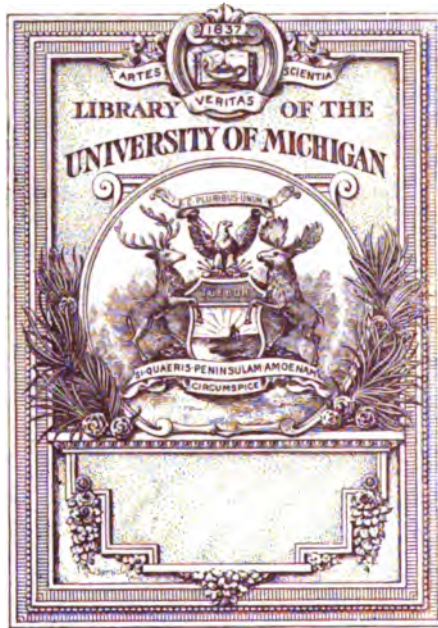
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FIFTH ANNUAL REPORT
OF THE
COMMISSIONER OF THE BANKING DEPARTMENT
OF THE
STATE OF MICHIGAN

DECEMBER 31, 1893

1542.0



BY AUTHORITY

COMMISSIONER,

THEODORE C. SHERWOOD, - - - WAYNE COUNTY.

DEPUTY COMMISSIONER AND EXAMINER,

EUGENE A. SUNDERLIN, - - - KENT COUNTY.

CHIEF CLERK AND EXAMINER,

LESTER M. SHERWOOD, - - - TUSCOLA COUNTY.

OFFICIAL ADDRESS, - - - LANSING, MICHIGAN.

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REPORT OF COMMISSIONER.

STATE OF MICHIGAN,
OFFICE OF THE COMMISSIONER OF THE
STATE BANKING DEPARTMENT,
Lansing, December 30, 1893.

HON. JOHN T. RICH,

Governor of Michigan:

SIR—In compliance with the provisions of section 43 of the State banking law, I have the honor to submit for your consideration my fifth annual report of the State Banking Department of Michigan.

Although the year covered by this report, which ended December 31, has been one of unusual distress and disaster to banking corporations throughout the United States, I am pleased to report that Michigan's State and National Banks, with four exceptions, have withstood the financial storm which carried down so many banking institutions in other states, and today stand as monuments to the intelligence of our citizens, the honesty and integrity of bank officers, the financial ability of directors and the excellency of our State and national banking laws.

Never in the history of banking has there been a financial panic that was confined so exclusively to banks, as the panic of 1893.

In other panics, commercial circles suffered as severely as banking corporations, and where banks were affected, the *quality* of the currency was a prime factor.

In the panic through which we have just passed, no one questioned the quality of our money, though they may have doubted its sufficiency. The chief anxiety of the public seemed to have been centered on the solvency of the bank where the money was deposited.

Confidence is the foundation stone upon which is built a successful banking business, and I have no hesitancy in saying that the adequacy of our State banking law has been a prominent element in establishing confidence in our State banking institutions.

When we consider that our State banking law has been in force but a little over four years, it is a matter of gratulation that Michigan, with her 162 State banks, was able to pass through the ordeal with a loss of but two banks, viz.: The Central Michigan Savings Bank, of Lansing, and the Bank of Crystal Falls, L. S.

Too much praise cannot be given the press of the State, which, by paragraph and editorial, so nobly assisted every effort to allay the excitement

in financial circles, and make stronger the confidence of the public in our State and National banking corporations.

Not only should the newspapers be commended for what they published, but for their refusal to give extended publicity to sensational bank news from cities in other states, notwithstanding the publication of such news at the time might have increased the sale of the paper.

Seldom has the power of the Detroit press been better exemplified, and never has it been more highly appreciated.

NEW BANKS.

Despite the unfavorable conditions, there have been incorporated during the year, eighteen new State banks, with a capital of \$956,000.

The following table gives the name, location, date of authorization and amount of capital of each:

No.	Name of banks.	Location.	Date of authorization.	Amount of capital.
150	Ithaca Savings Bank	Ithaca	January 16, 1893	\$35,000 00
151	Lilley State Bank	Tecumseh	January 26, 1893	40,000 00
152	First State Savings Bank	Evart	February 17, 1893	15,000 00
153	Gaylord State Savings Bank	Gaylord	March 4, 1893	15,000 00
154	Kalamazoo County Bank	Schoolcraft	March 22, 1893	20,000 00
155	State Savings Bank of Grand Ledge	Grand Ledge	April 15, 1893	25,000 00
156	Tecumseh State Savings Bank	Tecumseh	April 21, 1893	26,000 00
157	Dexter Savings Bank	Dexter	April 22, 1893	20,000 00
158	Ullrich Savings Bank	Mt. Clemens	May 12, 1893	100,000 00
159	People's Savings Bank of Belding	Belding	May 12, 1893	35,000 00
160	People's Savings Bank of Ironwood	Ironwood	May 18, 1893	60,000 00
161	McLellan & Anderson, Savings Bank	Detroit	May 18, 1893	150,000 00
162	Adrian State Savings Bank	Adrian	May 29, 1893	100,000 00
163	Blissfield State Bank	Blissfield	May 31, 1893	15,000 00
164	Commercial State Bank	St. Joseph	June 13, 1893	25,000 00
165	Union Trust & Savings Bank of Flint	Flint	July 11, 1893	200,000 00
166	First Commercial and Savings Bank	Wyandotte	September 25, 1893	50,000 00
167	Commercial & Savings Bank	Albion	September 30, 1893	35,000 00

CLOSED BANKS.

Two State and two National banks have gone into receiver's hands during the year. One State bank, the Ingham County Savings of Lansing, and one National bank, The First National of Sturgis, were closed for a short time during the panic, but were reopened with increased capital, and now seem to have the confidence of the public.

Nine private banks have closed during the year. These banks were not under any supervision whatever, and should not be classed among the banks of the State. They are mentioned in this report, merely to call

your attention to the necessity for State or national supervision of all institutions receiving public deposits.

The following is a list of banks closed during the year ending December 31, with approximate amount of assets and liabilities.

CLOSED STATE AND NATIONAL BANKS.

Name of banks.	Location.	Date of closing.	Assets.	Liabilities.
Central Michigan Savings Bank	Lansing	April 18 ..	\$825,437 76	\$688,540 56
Bank of Crystal Falls	Crystal Falls ..	June 12 ...	58,762 00	33,271 00
City National Bank	Greenville	June 23 ...	330,000 00	272,000 00
Northern National Bank	Big Rapids ...	July 8	354,677 00	353,618 00

CLOSED PRIVATE BANKS.

Name of banks.	Location.	Date of closing.	Assets.	Liabilities.
I. M. Strong & Son	Bancroft	April 27 ..	\$300	\$10,000
Farmers' Bank	Brooklyn	May 25 ...	24,000	28,000
Bank of Rockford	Rockford	May 15 ...	28,500	29,000
C. W. Chapin & Co.	Stanton	July 10 ...	27,295	83,547
Mather's Bank	Lake View	July 18 ...	12,000	24,000
Exchange Bank	Climax .....	.....	16,890	14,890
Gaylord Exchange Bank	Gaylord .....	.....	.....	10,708
Bank of Charlevoix	Charlevoix .....	.....	4,500	11,500
Olmstead & Storms	Galesburg .....	.....	.....	.....

CENTRAL MICHIGAN SAVINGS BANK.

The Central Michigan Savings Bank closed its doors April 18, 1893, and Hon. George W. Stone was appointed receiver and entered upon his duties May 8.

Two dividends amounting to 24 per cent have been paid creditors, and unless there is an unexpected shrinkage of values, the assets will be sufficient to pay all depositors.

The immediate cause of the closing of the bank was the failure of the Lansing Lumber Company, and the Lansing Iron and Engine Works. The president of these two companies was also president of the bank, which held a large amount of their paper. This paper was rediscounted largely with national and private banks, which are outside the jurisdiction of this department.

As no entry of this rediscounted paper was made on the books of the bank, it was impossible that any examination would reveal the excessive loans made to these companies, unless it were by accident.

Rather than cause undue excitement among depositors by making a personal examination of the bank, a day or two before it closed, in order that I might be fully informed as to its condition, I asked for and received

from the cashier a sworn statement of the condition of the bank as shown by its books at the close of business April 14.

Had the condition of the bank been as reported, I have no doubt but that it would have reopened, but upon an examination made after the bank closed, and from private sources, I found that instead of there being \$33,857.39 rediscounted paper as reported, there was over \$150,000.00 of such paper outstanding.

In lieu of \$40,009.48 overdrafts as reported, the books of the bank showed the overdrafts to be \$80,009.48.

A discrepancy was also found in the cash items.

I immediately called a meeting of the board of directors, and reported to them that they were not only holden to depositors in the sum of \$666,484.31, as reported, but were also liable as endorsers on over \$150,000.00 of rediscounted paper.

The cashier being present was placed under oath and admitted that the rediscounted paper was more than \$100,000.00 in excess of the amount he had reported, and that his former reports were untrue.

On this admission, the directors realized the folly of further efforts being made to reopen the bank, and united with me in a petition to the court for the appointment of a receiver to wind up the affairs of the bank.

Aside from the annual examination, the only means this department has of knowing the condition of the several banks under its supervision, is from the report called for by the Commissioner.

When these reports are correct, the Commissioner is enabled to form an opinion as to the standing of the bank; but when they are untrue they are misleading, worse than useless, in fact, vicious.

We cannot conceive of any violation of the banking law that is fraught with so much danger as the false, inaccurate bank report, made with intent to deceive. It not only nullifies bank supervision, but it deceives the depositors and misleads the public.

Believing that the public good would be best served by insisting that these reports exhibit a true and correct statement of the condition of the bank, led me, on the 25th day of October, to cause the arrest of the cashier of the closed Central Michigan Savings Bank on a criminal warrant, charging him with making a false report.

Upon a partial examination, and upon a waiver by him of a further examination, he was held for trial at the ensuing term of the circuit court for the county of Ingham.

BANK OF CRYSTAL FALLS.

The Bank of Crystal Falls closed its doors June 12, 1893, and H. S. Brooks was appointed receiver.

The immediate cause of the failure was the closing of the Plankinton Bank, of Milwaukee, which was the principal correspondent of the Crystal Falls Bank.

One dividend of twenty per cent has been paid depositors, and another dividend of a like amount will be paid within a few weeks.

By the closing of the mines in the upper peninsula real estate that was once valuable is now almost unsalable. Notwithstanding this the receiver thinks he will be able to pay the depositors in full.

VOLUNTARY LIQUIDATION.

Two banks, one State and one National, have gone into voluntary liquidation during the year.

The First State Bank of Hillsdale, by a vote of its stockholders, went into voluntary liquidation May 10, 1893, and turned over to the Hillsdale Savings Bank sufficient assets to pay depositors and all other obligations of the closed bank.

The Farmers' National Bank of Constantine went into voluntary liquidation August 28.

EXAMINATION.

During the year I have caused an examination to be made of each State bank and trust company in the State, and notwithstanding the excitement in financial circles throughout the country, they were, with a few exceptions, found to be in excellent condition. Many, on account of the unusual demands of depositors, were found with less than their legal reserve, but in no case were additional obligations assumed by the bank until that reserve was made good.

BANK DIRECTORS.

In a former report I had occasion to criticise the policy of electing directors who gave little or no attention to the banking business they were elected to direct.

Since the 1st of May, however, I have had no reason to complain of lack of attention on the part of directors of the several banks.

This is especially true of the directors of the banks of Detroit and Lansing.

Detroit being the chief reserve city of the State, nearly all interior banks keep a large portion of their reserve there.

At the commencement of the panic the interior banks, in order to protect and strengthen themselves, withdrew their reserve, amounting to several millions of dollars, at a time when it was most needed to pay depositors who had become frightened by the reports of numerous failures in other States.

It was fortunate for the credit of Detroit that the largest and best managed banks were attacked first, as they were best able to cope with a condition never before experienced by the oldest financier.

In this emergency, the directors came to the front and demonstrated that the boards of directors of the several banks of Detroit were not "honorary" members, but active, honest, fearless men, strong in the knowledge of their ability to pay all obligations of the bank if given time, and standing shoulder to shoulder they passed through the ordeal with reputation unsullied and honor intact.

When we realize that the banks of the State draw their inspiration largely from Detroit bankers, we will then appreciate the heroic efforts made to protect the integrity of the banks of the metropolis of the State.

What was true of Detroit directors was unqualifiedly true of those of Lansing.

The failure of two of the largest manufacturing establishments in the

city, with liabilities amounting to nearly one million dollars, and with two banks closed on account thereof, it was a condition to appall the strongest heart.

In the face of all this, the officers and directors of the three remaining banks came to the rescue, and in a battle for existence unknown in the history of finance, achieved a triumphant victory.

To the local press and business men of the city, all honor is due for their loyalty to home industry, and for their material assistance, which made possible the reopening of one of the closed banks.

Bank officers and directors in other cities and villages are, and should be commended for the honorable part they took in maintaining the credit in the interest of depositors.

Although the discipline in the school of experience is severe, there is no doubt but that the knowledge obtained during the panic will be of great benefit to many bankers in Michigan, who required something more than the advice of this department to convince them that conservatism is one element in banking that must not be lost sight of if a successful business is expected.

A careful survey of the situation has convinced me that if the several boards of directors throughout the State had given their respective banks the same attention two years ago that they have the past six months, there would not be a "disabled" bank in the State today.

BANKING LAW.

At the commencement of the panic, many persons were uncertain as to the ability of the State banks to withstand the financial excitement, as the law, so recently adopted, under which they were incorporated, being a dual law, provided for the transaction of both a commercial and savings business. The officers of the banking departments of California, Minnesota and Massachusetts evidently had their doubts as to the advisability of uniting the two, for they recommended in their annual reports that savings banks should not be permitted to transact a commercial business, for the reason that the savings bank is likely to be injured by any misfortune which may overtake the commercial bank.

At the time the banking law became operative, I doubted the propriety of allowing banks to incorporate with savings and commercial departments, especially in our large cities, and all through the panic I closely watched the effect that the unprecedented financial stringency would have upon these banks. I am now satisfied that if properly managed, and under careful, judicious supervision, they can be as successfully conducted as though they were separate institutions. In fact in many instances they were stronger because of the union.

If there was any exhibition of weakness, it was from other causes, rather than the effect of the dual law.

The reports of the banking commissioners of the states above mentioned, were made before the panic, and I am inclined to believe that the real reason that the two classes of business did not operate successfully together in these states, was because of the insufficiency of their banking laws, rather than the reason given.

Michigan's banking law has all the good features of the national bank act, with several valuable amendments adapted to the varied business interests of the State, and our citizens can congratulate themselves that it

had been in operation long enough to command the respect of the public, before we were compelled to contend with the unprecedented monetary stringency of 1893.

EFFECT OF THE PANIC.

That the State banks suffered severely from the effects of the panic, is shown from the table on page 13.

From this table it will be seen that the decrease in deposits in the State banks between May 4 and July 12 was \$5,342,712.77.

Between July 12 and October 3, \$5,434,457.57, while between October 3 and December 19, it was only \$1,238,304.13.

The total shrinkage in deposits in State banks between May 4 and December 19, including amount due to banks and bankers, was \$12,471,796.27, or 18.34 per cent.

With national banks the per cent of decrease in deposits is slightly in excess of that of the State banks, as will be seen by consulting the table on page 14.

The shrinkage in deposits in national banks as shown by this table, between May 4 and July 12 was \$5,115,838.45. Between July 12 and October 3, \$4,053,775.27, while between October 3 and December 19, there was an increase in deposits of \$278,400.97.

The total decrease in deposits in National banks between May 4 and December 19, including United States deposits and amount due to banks and bankers, was \$9,990,144.87, or 20.68 per cent.

During the panic many individuals unjustly criticised the banks, claiming that the demands upon them were not as great as represented, and that the officers were selfishly hoarding money, that they might obtain a higher rate of interest.

That such was not the case is clearly shown by the decrease in deposits between December 9, 1892, and December 19, 1893, as will be seen by reference to the table on page 16.

With State banks the decrease, including amount due to banks and bankers, was \$11,511,006.93, or 17.31 per cent.

With national banks the decrease, including United States deposits and amount due to banks and bankers, was \$14,396,386.29, or 27.31 per cent.

That the State and National banks of Michigan could successfully withstand the withdrawal of over twenty-five millions of dollars, nearly all of which was withdrawn the last eight months of the year, merits commendation rather than unjust criticism.

NINETY DAY RULE.

When the financial excitement was most intense in Detroit, at a meeting at which each bank in the city was represented, I strongly urged that savings banks avail themselves of the ninety day rule, believing that its enforcement would allay the excitement and allow the better judgment of the depositor to assert itself.

The result proved the wisdom of the advice, for, when it was known that the banks were united in the enforcement of the rule, the excitement immediately subsided.

Very few depositors gave the required notice, and but a very small portion of these withdrew their money at the expiration of the time.

After the first few days the rule was not rigidly enforced, depositors receiving partial payments of their deposits as their necessities required, and was wholly ignored by a majority of the banks before the ninety days expired.

I cannot too highly commend the ninety day requirement as embodied in the rules and regulations of savings banks. It not only benefits the bank, but is of much greater benefit to the depositor.

The majority of the depositors in our savings banks are laborers, who have not the time or opportunity to make profitable investments. These deposit their money for the interest paid them by the various banks.

In times of financial excitement the intelligent depositor, who knows that the bank could not pay him interest on his deposit, unless it invested the same, is at the mercy of the ignorant depositor who never gives the subject a thought.

By the enforcement of the ninety day rule the intelligent depositor, and those absent from home, are on an equal footing with those living within a few minutes walk of the bank, and especially those whose only thought is to secure possession of their money, no matter who suffers by the withdrawal.

There were a few individuals who were inconvenienced by the enforcement of the ninety day rule, and they were the speculators who thrive best on the misfortunes of others. This class had deposited their surplus money in the savings department because they received a higher rate of interest than they would in the commercial department, where the deposit properly belonged.

When, on account of the close money market, these individuals could make good investments, with interest at fifteen or twenty per cent, they naturally denounced the ninety day rule, which prevented their drawing the money until the expiration of the required time.

The reason a bank can pay three or four per cent interest to savings depositors is largely because of the permanency of the deposit.

That thousands of persons were benefited by the enforcement of the ninety day rule, I have no doubt, and I am equally positive that but few persons in Michigan, whose deposits were legitimate savings deposits, suffered any inconvenience from its enforcement.

CLEARING HOUSE LOAN CERTIFICATES.

In several of the larger cities of the State are established Clearing House Associations, the primary object of which is for the purpose of effecting at one place the daily exchanges between the several associated banks.

The responsibility of the association is limited to the faithful distribution by the manager, among the creditor members, the sums actually received by him.

May 27, 1893, the Detroit Clearing House Association adopted the plan which succeeded so admirably in New York in 1890 and 1891, and by an amendment to their constitution provided for a "loan committee" authorized to receive from banks, members of the association, bills receivable and other securities to be approved by the committee, and issuing therefor "loan certificates" not in excess of 75 per cent of the securities or bills receivable so deposited; said certificates to draw interest at the rate

of 7 per cent per annum, and to be received and paid *only* in settlement of balances at the clearing house.

Upon delivery of such certificates a proper obligation was taken from the depositing member, made by the member or other persons, corporations or firms, satisfactory to the "loan committee," together with the securities pledged therefor, for the benefit of the holders of the certificate issued to the depositing member.

In case of loss resulting from default in payment by a member or a maker of the obligation, and failure to realize a sufficient amount from these securities held as collateral to the obligation, such loss to be borne by all the members of the association.

"The loan certificates" issued by the Detroit Clearing House Association, were for \$5,000 each. The first one was issued June 17, 1893, and was in the following form:

Loan Committee of the Detroit Clearing House Association.
No.----- \$5,000.
Detroit, Mich.,-----

This certifies that ----- has deposited with this committee, securities in accordance with the proceedings of a meeting of the association held May 27, 1893, upon which this certificate is issued.

This certificate will be received in payment of balances at the Clearing House Association.

On surrender of this certificate by the depositing bank above named, the committee will endorse the amount as a payment on the obligation of said bank held by them, and surrender a proportionate part of the collateral securities held therefor.

Committee.

The total amount of certificates issued was \$500,000.

The largest amount outstanding at any one time was \$360,000, on September 11, 1893, and the last certificate was surrendered and canceled November 10, 1893.

I have called your attention more particularly to this matter as the issuing of "Loan Certificates" was a new departure for Michigan, and was criticised by some persons as a revival of "Wild Cat" money and in violation of section 32 of the State banking laws.

This is not true. The law was not violated, for these certificates were not designed for, neither did they circulate as money. They were but promises to pay, and their only function that of discharging the obligation at the clearing house.

The first banks to feel the effect of a general monetary stringency, were those located in the large reserve cities. In times of financial prosperity the surplus funds of interior banks naturally find their way to these cities, for the reason that the banking law provides that a portion of the money reserve may be kept with banks in such cities. The payment of interest on daily balances by the bank receiving such deposit, is another strong inducement for country banks to accumulate a surplus in money centers.

During the months of June, July, August and September last, several millions of dollars were withdrawn from Detroit by interior banks, who to protect themselves against unusual demands by local depositors were compelled to call in all their available surplus funds.

In such an emergency as this, I urged the issuance of clearing house

certificates, and by their use in settling balances at the clearing house, a large amount of coin and currency was released for the current, legitimate demands of business.

There is no doubt that the timely issuance of these certificates had much to do in restoring public confidence, as depositors were apprised of the fact, that, by the united action of the Clearing House Association, the support of all the banks in the Association was pledged for the protection of each.

That you may have an idea of the amount of business transacted through the Detroit Clearing House Association, and the effect the panic had on such business, I present herewith a comparative monthly statement for the years 1892 and 1893:

Month.	1892.	1893.	Increase.	Decrease.
January.....	\$28,218,648	\$34,665,462	\$6,466,819	
February.....	25,022,787	29,764,074	4,741,287	
March.....	27,224,566	31,338,906	4,134,389	
April.....	27,547,946	30,042,624	2,494,678	
May.....	28,449,155	31,239,062	2,839,907	
June.....	29,214,849	26,277,864		\$2,986,986
July.....	29,777,491	24,594,448		5,183,043
August.....	34,362,828	22,501,101		11,861,727
September.....	31,068,074	19,737,552		11,320,522
October.....	34,672,510	22,795,581		10,877,929
November.....	34,522,066	24,461,084		10,061,022
December.....	34,108,724	24,166,761		9,942,978

BUILDING AND LOAN ASSOCIATIONS, BOND AND INVESTMENT COMPANIES, ETC.

I have several times called the attention of the Governor and members of the legislature to the necessity of state supervision for building and loan associations, guarantee and investment companies, and other like associations.

At the last session of the legislature, officers and members of building and loan associations united with me in asking that the law be so amended as to provide for State supervision. On account of the difference of opinion as expressed by officers of local and national associations the amendment failed to become a law.

With local building and loan associations the necessity for supervision is not so important as it is with national associations and investment companies.

The business of local building associations is confined to cities and villages where located. The members are each acquainted with the other, and are conversant with the character of the business transacted and the investments made.

With national associations and investment companies it is different. They seek to do business in every city and village in the United States, and in many instances the farther from home the better the success.

For such associations especially those incorporated in other states and doing business in this, the necessity for supervision cannot be denied. In fact the State is derelict in its duty to its citizens if it fails to protect them from the wiles of the "sharper" and the tricks of the "confidence" man.

The officers of the Guarantee Investment Company of Chicago, which was not a building and loan association, were convicted in the United States Circuit Court in that city, November 22 last, and Judge Grosscup in his charge to the jury, after reviewing the evidence and showing how the element of chance was mixed up in the scheme of the company said, "The wheel of the lottery and the hat of the raffle are to the fortune hunter incomparably fairer contrivances for the determination of his chances. He is not dependent in them, upon the honesty or accuracy of a secretary with whom it is as easy to put one application through the register as another, the whole scheme disclosed by the proof is a cunning trick to attract the cupidity and ignorance of men."

Coming from the bench of the United States Court, such sentences should impress us with the necessity for careful legislation in the interests of those who most need such protection.

Two branches of this concern in Michigan are "black listed" by the decision above referred to, and if business is continued will be prosecuted by the postoffice authorities as soon as the necessary evidence is secured. Any association that offers large interest for deposits, or large returns for a time investment, are liable to disappoint the investor; for no honestly managed investment association can pay 20 or 30 per cent dividends to shareholders, especially when money is worth only 4 or 5 per cent in the open market.

RECEIPTS AND EXPENSES.

The amount received during the year from the several banks as fees for supervision and examination was \$7,922.55, and was deposited with the State Treasurer, as required by section 40 of the banking law.

The expenses of the department for the year were \$9,762.20, and made up of the following items, viz.:

Salary of T. C. Sherwood, commissioner	\$2,500 00
Salary of E. A. Sunderlin, deputy commissioner	2,000 00
Salary of L. M. Sherwood, chief clerk and examiner	1,500 00
Salary of extra clerk	400 00
Expenses incurred in examination of Banks	2,631 47
Miscellaneous expenses, viz.: printing, postage, etc.	730 73
Total	\$9,762 20

For list of banks examined and the amount paid by each see succeeding pages.

CONCLUSION.

In closing this report, I especially call your attention to the tables on succeeding pages, which give a detailed report of the condition of the State and national banks of Michigan as reported to the Banking Department.

Although National banks are not required by law to report to this

department, the commissioner has asked, and received from nearly all the National banks in the State, especially those in reserve cities, a report of their condition as shown by their books on the same days reports are called for from State banks.

As many State banks throughout the State keep their reserve in National as well as State banks in reserve cities, these reports are of necessary importance to the commissioner, as they enable him to determine the value of such reserve, and also enable him to present to the public at large a complete report of the business of the incorporated banks of the State.

Many changes in the methods of conducting the affairs of this department were contemplated by the commissioner at the beginning of the year, but the financial disturbance put a stop to all improvements, and our whole attention was devoted to the preservation of the banks in the interests of, and for the protection of the depositors.

On account of the unprecedented financial stringency through which we as a State have passed, and its results, with which we are still contending, the work of this department has of necessity been perplexing and difficult to perform, as there are banks to encourage, advise and assist; work that in ordinary times would not be expected from the Banking Department.

The prompt compliance of bank officers with the requests and demands of this department, has made the labor less arduous and merits our hearty appreciation.

The commissioner also desires to publicly acknowledge the faithful and efficient service of those associated with him in official duties.

T. C. SHERWOOD,

Commissioner of the Banking Department.

Abstract of reports made by the State banks to the Commissioner of the Banking Department, the reports being called for on past days unknown to the bank officer, viz.: May 4, July 12, Oct. 3 and Dec. 19, 1893:

Resources.	May 4, 149 banks 8 trust companies.	July 12, 155 banks, 3 trust companies.	Oct. 3, 156 banks, 3 trust companies.	Dec. 19, 159 banks, 3 trust companies.
Loans and discounts.....	\$41,058,257 97	\$37,569,080 35	\$33,638,573 05	\$33,402,874 53
Stocks, bonds and mortgages.....	27,176,048 86	26,300,501 25	24,797,186 82	24,804,367 45
Overdrafts.....	231,835 44	153,681 20	163,682 96	206,537 17
Due from banks in reserve cities.....	8,297,217 01	7,110,448 14	6,825,807 78	7,586,024 00
Due from other banks and bankers.....	522,580 94	508,337 40	506,207 85	450,100 31
Banking house, furniture and fixtures.....	1,419,887 66	1,433,598 62	1,494,946 12	1,517,146 91
Other real estate.....	483,077 24	580,213 13	564,234 07	647,824 26
Current expenses and taxes paid.....	283,072 08	89,714 08	266,551 64	395,207 14
Interest paid.....	229,576 71	38,848 46	213,168 21	352,701 34
Exchanges for clearing house.....	409,891 05	279,143 47	304,445 24	246,416 43
Checks and cash items.....	251,485 45	267,967 03	350,110 51	302,096 21
Nickels and cents.....	21,463 34	21,498 39	22,996 84	24,102 78
Gold coin.....	1,292,646 04	1,454,969 86	1,728,351 93	1,693,747 47
Silver coin.....	306,158 55	297,141 41	269,815 20	259,119 76
U. S. and national bank notes.....	2,293,386 00	2,641,657 00	2,435,682 00	2,312,851 00
Totals.....	\$54,276,584 34	\$78,796,799 74	\$73,631,189 72	\$73,156,116 80
Liabilities.				
Capital stock paid in.....	\$11,465,780 47	\$11,920,636 16	\$12,102,955 36	\$12,311,041 96
Surplus fund.....	2,211,491 31	2,871,045 07	2,375,830 07	2,443,906 07
Undivided profits.....	2,474,697 95	1,761,378 39	2,234,447 28	2,689,574 57
Dividends unpaid.....	4,511 72	63,065 24	23,173 43	13,081 02
Individual deposits subject to check.....	15,885,967 69	14,431,342 97	14,691,013 83	14,529,942 64
Certificates of deposit.....	10,773,849 04	9,566,591 18	6,436,928 90	6,636,895 92
Savings deposits.....	38,762,180 61	36,020,268 39	33,502,444 44	32,216,067 06
Certified checks.....	39,919 69	42,478 92	25,359 44	42,076 74
Cashier's checks outstanding.....	71,110 90	71,125 18	31,479 77	29,031 78
Due to banks and bankers.....	1,893,682 29	1,394,408 79	1,133,702 84	1,437,880 49
Notes and bills rediscounted.....	452,362 67	675,174 45	670,991 82	654,100 96
Bills payable.....	241,000 00	479,300 00	302,363 04	143,037 53
Totals.....	\$54,276,584 34	\$78,796,799 74	\$73,631,189 72	\$73,156,116 80

REPORT OF THE COMMISSIONER OF

Abstract of reports made by the National banks of Michigan to the Commissioner of the Banking Department May 4, July 12, Oct. 3, and Dec. 19, 1893. For reports of individual National banks see succeeding pages.

Resources.	May 4, 103 banks.	July 12, 101 banks.	Oct. 3, 100 banks.	Dec. 19, 99 banks.
Loans and discounts	\$53,622,693 81	\$47,810,997 76	\$41,767,617 03	\$40,788,209 18
Overdrafts, secured and unsecured	282,342 94	202,208 72	200,510 69	187,479 07
U. S. bonds to secure circulation	5,173,000 00	5,123,000 00	5,143,000 00	5,140,500 00
U. S. bonds to secure deposits	400,000 00	400,000 00	400,000 00	400,000 00
U. S. bonds on hand	8,450 00	8,450 00	8,450 00	8,450 00
Stocks, securities, etc.	791,044 09	869,194 09	1,148,216 71	1,398,549 58
Due from approved reserve agents	4,974,474 07	5,166,568 70	4,668,615 92	6,191,185 16
Due from other national banks	1,091,887 22	970,080 10	854,063 07	959,980 08
Due from State banks and bankers	616,266 84	602,462 87	445,877 87	548,973 02
Banking house, furniture and fixtures	1,075,711 68	1,048,498 40	1,052,792 98	1,058,013 55
Other real estate and mortgages owned	599,602 67	468,725 19	499,459 18	523,837 68
Current expenses and taxes paid	264,470 09	59,002 21	214,986 35	-----
Premiums on U. S. bonds	504,868 25	450,684 01	450,633 49	448,743 01
Checks and other cash items	268,326 75	295,215 78	232,757 18	206,277 54
Exchanges for clearing house	416,798 40	298,914 98	489,906 87	414,646 27
Bills of other banks	656,956 00	668,773 00	562,068 00	596,380 00
Fractional paper currency, nickles and cents	26,947 37	26,893 16	32,063 29	37,161 11
Specie	3,121,102 28	2,978,587 18	3,212,243 62	3,185,221 37
Legal tender notes	1,599,900 00	1,619,555 00	1,595,619 00	1,584,782 00
Redemption fund with U. S. treasurer (% of circulation)	230,195 00	229,535 00	220,539 20	229,494 18
Due from U. S. treasurer, other than % redemption fund	23,005 35	46,849 05	19,532 53	39,714 44
Totals	\$75,722,442 09	\$68,834,110 20	\$63,244,144 98	\$63,891,477 17
Liabilities.				
Capital stock paid in	\$14,834,000 00	\$14,684,000 00	\$14,684,000 00	\$14,584,000 00
Surplus fund	3,860,007 39	3,886,493 11	3,879,273 96	3,769,273 96
Undivided profits	2,147,199 46	1,552,602 11	1,868,200 08	1,879,151 51
National bank notes outstanding	4,620,990 00	4,591,900 60	4,600,175 00	4,537,055 00
Dividends unpaid	7,115 12	89,564 02	36,365 86	17,180 18
Individual deposits	40,690,893 95	35,492,106 60	31,491,529 49	31,789,116 14
United States deposits	276,738 83	277,119 81	263,646 70	274,547 32
Deposits of U. S. disbursing officers	89,829 60	104,423 39	135,770 04	127,212 99
Due to other national banks	2,721,480 80	1,967,089 46	1,344,925 08	2,176,454 83
Due to State banks and bankers	4,512,280 53	3,606,370 22	3,178,915 63	3,923,582 45
Notes and bills rediscounted	1,048,068 36	1,200,789 22	697,480 12	426,228 15
Bills payable	594,000 00	1,338,584 06	1,083,295 69	367,442 03
Liabilities other than those above stated	320,818 55	50,068 70	30,567 38	233 06
Totals	\$75,722,442 09	\$68,834,110 20	\$63,244,144 98	\$63,891,477 17

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Resources.	Dec. 19, 1893, 159 State banks, 3 trust companies.	Dec. 19, 1893, 99 National banks.	Total.
Loans and discounts.....	\$32,402,874 53	\$40,788,209 13	\$73,186,083 66
Stocks, bonds and mortgages.....	24,804,867 45	6,945,499 58	31,749,867 08
Overdrafts.....	206,537 17	187,479 07	394,016 24
Due from banks in reserve cities.....	7,536,024 09	6,191,185 16	13,727,209 25
Due from other banks and bankers.....	450,100 81	1,506,883 10	1,956,983 41
Banking house, furniture and fixtures.....	1,517,146 91	1,058,013 55	2,575,160 46
Other real estate.....	647,824 26	528,837 66	1,171,661 92
Current expenses and taxes paid.....	395,207 14	-----	395,207 14
Interest paid.....	352,701 34	-----	352,701 34
Due from United States treasury.....	-----	269,208 62	269,208 62
Premiums on U. S. bonds.....	-----	448,743 01	448,743 01
Cash, checks and exchanges.....	4,943,333 60	5,975,468 29	10,818,801 89
Totals.....	\$73,156,116 80	\$63,891,477 17	\$137,047,598 97
Liabilities.			
Capital stock paid in.....	\$12,311,041 98	\$14,584,600 00	\$26,895,641 98
Surplus and undivided profits.....	5,068,480 64	5,648,425 47	10,781,906 11
Dividends unpaid.....	18,061 02	17,180 18	35,261 20
Deposits..... { Commercial \$21,287,947 08 } { Savings 32,216,067 08 }	53,504,014 16	32,190,876 45	85,694,890 61
Due to banks and bankers.....	1,437,360 49	6,100,086 88	7,537,397 33
National bank notes outstanding.....	-----	4,557,055 00	4,557,055 00
Notes and bills rediscounted.....	654,100 98	426,223 15	1,080,329 13
Liabilities other than those above stated.....	-----	233 06	233 06
Bills payable.....	148,087 53	367,442 08	515,479 56
Totals.....	\$73,156,116 80	\$63,891,477 17	\$137,047,598 97

REPORT OF THE COMMISSIONER OF

Comparative abstract, giving the increase in the volume of business as shown by the December reports of Michigan State banks for the years 1889, 1890, 1891, 1892 and 1893, as made to the Commissioner of the Banking Department.

Resources.	Dec. 11, 1889, 90 banks, 2 trust companies.	Dec. 19, 1890, 106 banks, 2 trust companies.	Dec. 2, 1891, 121 banks, 3 trust companies.	Dec. 9, 1892, 138 banks, 3 trust companies.	Dec. 19, 1893, 159 banks, 3 trust companies.
Loans and discounts.....	\$22,624,667 12	\$27,628,145 16	\$30,549,959 76	\$38,883,892 66	\$32,402,874 53
Stocks, bonds and mortgages.....	15,645,031 54	18,846,637 08	21,308,913 14	26,843,183 47	24,304,867 45
Overdrafts.....	165,315 19	183,643 30	196,618 49	222,549 92	206,537 17
Due from banks in reserve cities.....	5,182,241 12	5,712,023 27	7,481,885 31	9,435,452 69	7,536,024 09
Due from other banks and bankers.....	298,942 90	371,806 62	468,162 56	526,316 22	450,100 31
Banking house, furniture and fixtures.....	523,466 20	714,313 50	941,191 77	1,274,415 65	1,517,146 91
Other real estate.....	252,782 59	311,476 53	350,391 69	692,412 41	647,824 26
Expenses and taxes paid.....	276,624 57	266,114 72	307,836 48	364,088 85	395,207 14
Interest paid.....	210,872 79	217,130 08	145,433 78	271,426 84	352,701 34
Exchanges for clearing house.....	200,024 87	152,723 76	319,354 22	306,521 91	246,416 43
Checks and cash items.....	150,252 88	308,018 92	242,213 13	209,662 16	302,096 21
Nickels and cents.....	11,720 48	11,047 14	15,630 82	18,332 56	24,102 73
Gold coin.....	396,827 00	483,564 49	849,656 57	1,039,932 42	1,693,747 47
Silver coin.....	171,666 15	167,925 17	215,054 78	293,818 72	259,119 76
U. S. and national bank notes.....	1,242,843 00	1,575,817 00	1,807,081 00	2,266,977 00	2,312,361 00
Totals.....	\$47,354,277 90	\$56,950,395 68	\$65,191,972 53	\$82,649,533 48	\$73,156,116 80
Liabilities.					
Capital stock paid in.....	\$7,254,559 10	\$8,460,835 00	\$9,522,420 00	\$11,109,827 59	\$12,311,041 98
Surplus fund.....	1,132,329 90	1,502,949 44	1,704,248 31	2,124,487 81	2,443,906 07
Undivided profits.....	1,679,925 61	1,912,300 21	2,169,532 72	2,534,015 14	2,639,574 57
Dividends unpaid.....	2,571 63	6,234 60	2,158 87	5,739 37	18,081 02
Individual deposits.....	7,379,586 71	9,300,393 00	11,750,841 68	16,948,803 62	14,529,942 64
Certificates of deposits.....	4,452,081 74	6,054,724 25	6,746,187 18	9,632,918 47	6,686,895 92
Savings deposits.....	23,669,030 20	27,779,136 09	31,186,303 14	37,909,010 12	32,216,067 08
Certified checks.....	29,987 61	40,450 93	37,541 25	67,981 89	42,076 74
Cashiers' checks outstanding.....	21,097 57	5,802 67	30,594 71	36,445 82	29,031 78
Due to banks and bankers.....	809,673 07	1,325,103 37	1,599,224 96	1,869,566 31	1,437,360 49
Notes and bills rediscounted.....	338,429 76	517,866 12	391,719 61	279,390 41	654,100 98
Bills payable.....	37,000 00	44,700 00	51,200 00	131,349 93	148,037 53
Totals.....	\$47,354,277 90	\$56,950,395 68	\$65,191,972 53	\$82,649,533 48	\$73,156,116 80

THE BANKING DEPARTMENT.

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Comparative abstract showing the increase in the business of the National banks of the State from the December reports of the years 1889, 1890, 1891, 1892 and 1893, as made to and furnished this department by the comptroller of the currency at Washington.

Resources.	Dec. 11, 1889, 113 National banks.	Dec. 19, 1890, 109 National banks.	Dec. 2, 1891, 106 National banks.	Dec. 9, 1892, 104 National banks.	Dec. 19, 1893, 99 National banks.
Loans and discounts.....	\$45,860,178 79	\$47,527,375 32	\$48,424,955 89	\$52,752,163 51	\$40,783,209 13
Stocks, bonds and mortgages	4,716,830 60	4,289,671 45	4,231,798 69	5,623,070 40	6,945,499 58
Overdrafts	214,415 50	219,314 54	222,506 90	292,210 95	187,479 07
Due from reserve agents.....	5,273,805 17	6,000,888 99	6,942,082 64	8,804,177 63	6,191,185 16
Due from other banks and bankers.....	1,417,240 70	1,531,500 88	2,055,712 68	2,457,593 23	1,508,833 10
Banking house, furniture and fixtures.....	1,161,847 88	1,175,007 50	1,140,598 47	1,092,830 52	1,068,013 55
Other real estate.....	696,499 38	807,729 15	654,518 49	597,483 76	523,837 66
Current expenses and taxes paid.....	314,041 78	316,798 82	308,899 32	330,626 32	-----
Exchanges for clearing house.....	351,040 73	291,486 06	531,466 31	430,011 79	414,646 27
Checks and cash items	206,917 18	252,540 59	222,864 76	269,288 40	208,277 54
Cash	5,156,435 60	5,868,088 64	5,837,463 12	5,479,128 70	5,382,544 48
Due from U. S. Treasurer	175,987 44	166,537 96	155,501 41	201,723 10	269,208 62
Premiums on U. S. bonds	506,812 27	416,961 40	326,649 58	415,932 79	448,743 01
Totals.....	\$96,051,502 97	\$98,358,341 25	\$70,555,261 76	\$78,235,686 10	\$63,891,477 17
Liabilities.					
Capital stock paid in.....	\$15,874,800 00	\$15,589,600 00	\$15,244,800 00	\$15,084,000 00	\$14,584,000 00
Surplus fund	3,173,982 08	3,332,775 18	3,715,238 83	3,888,283 29	3,769,273 96
Undivided profits.....	2,589,689 58	2,715,207 61	2,359,221 82	2,375,539 99	1,879,151 51
Dividends unpaid.....	25,279 82	9,632 59	36,373 86	18,212 61	17,180 18
Individual deposits.....	35,217,989 68	36,792,399 46	38,500,510 19	42,409,084 23	31,769,116 14
United States deposits	-----	566,999 05	488,927 31	380,568 68	401,760 31
Due banks and bankers	5,857,869 32	6,052,280 90	7,140,938 64	9,946,624 23	6,100,036 88
National bank notes outstanding	2,853,300 00	2,680,300 00	2,587,020 00	3,281,300 00	4,557,055 00
Notes and bills rediscounted.....	658,908 69	689,186 46	462,157 73	466,083 07	426,228 15
Bills payable.....	-----	100 00	23,000 00	-----	367,442 03
Liabilities other than those above stated	-----	-----	2,274 38	516,000 00	238 66
Totals.....	\$96,051,502 97	\$98,358,341 25	\$70,555,261 76	\$78,235,686 10	\$63,891,477 17

REPORT OF THE COMMISSIONER OF

DETROIT.

Abstract of published reports of the sixteen State and eight National banks and two trust companies in the city of Detroit as made to the Commissioner of the Banking Department, December 19, 1893.

Resources.	Dec. 19, 1893. 16 State banks, 2 trust com- panies.	Dec. 19, 1893. 8 National banks.	Total.
Loans and discounts.....	\$12,279,659 77	\$13,322,112 32	\$25,601,772 09
Stocks, bonds and mortgages.....	15,935,724 65	1,822,233 79	17,757,958 44
Overdrafts.....	22,794 63	17,662 66	40,457 29
Due from banks in reserve cities.....	3,886,684 47	2,093,726 74	5,980,411 21
Due from other banks and bankers.....	132,503 23	979,789 65	1,162,292 87
Banking house furniture and fixtures.....	422,082 94	16,803 50	438,886 44
Other real estate.....	320,032 01	172,747 07	492,779 08
Current expenses and taxes paid.....	180,757 35		180,757 35
Interest paid.....	116,979 47		116,979 47
Due from U. S. Treasurer.....		82,894 73	82,894 73
Premiums on U. S. bonds.....		187,000 00	187,000 00
Cash, checks and exchanges.....	2,535,727 57	2,529,412 01	5,065,139 58
Totals.....	\$35,822,946 08	\$21,224,382 47	\$57,047,328 55
Liabilities.			
Capital stock paid in.....	\$3,980,000 00	\$4,400,000 00	\$8,380,000 00
Surplus and undivided profits.....	1,989,345 16	1,213,877 51	3,203,222 67
Dividends unpaid.....	459 02	20 00	479 02
Deposits.....	<div> Commercial..... \$3,810,498 16 </div> <div> Savings..... \$21,558,076 19 </div>	<div>23,368,574 35</div> <div>8,849,060 65</div>	<div>\$7,217,625 00</div> <div>\$7,217,625 00</div>
Due to banks and bankers.....	1,221,864 67	5,273,955 81	6,495,820 48
National bank notes outstanding.....		1,270,960 00	1,270,960 00
Notes and bills rediscounted.....	250,402 88	41,513 50	291,921 38
Bills payable.....	62,300 00	175,000 00	237,300 00
Totals.....	\$35,822,946 08	\$21,224,382 47	\$57,047,328 55

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Abstract of published reports of the four State and five National banks and one trust company in the city of Grand Rapids, as made to the Commissioner of the Banking Department December 19, 1893.

Resources.	Dec. 19, 1893, 4 State banks, 1 trust company.	Dec. 19, 1893, 5 National banks.	Total.
Loans and discounts	\$1,806,768 48	\$4,749,657 69	\$6,556,426 15
Stocks, bonds and mortgages	1,256,472 57	515,376 15	1,771,848 72
Overdrafts	2,419 95	11,917 48	14,337 43
Due from banks in reserve cities	498,645 36	847,980 89	1,346,626 25
Due from other banks and bankers	78,207 66	129,927 11	208,134 77
Banking house, furniture and fixtures	75,568 08	106,234 89	181,802 97
Other real estate	23,681 50	80,095 20	53,746 70
Current expenses and taxes paid	23,415 51	19,495 97	42,911 48
Interest paid.....?	43,399 20		43,399 20
Due from U. S. Treasurer		36,970 00	36,970 00
Premiums on U. S. bonds		24,000 00	24,000 00
Cash, checks and exchanges	173,520 97	699,959 59	872,480 56
Totals	\$3,981,059 26	\$7,171,565 97	\$11,152,625 23
Liabilities.			
Capital stock paid in	\$700,000 00	\$3,200,000 00	\$2,900,000 00
Surplus and undivided profits	268,724 49	592,955 17	861,679 66
Dividends unpaid		466 00	466 00
Deposits..... { Commercial \$1,791,651 75 } { Savings 1,164,248 86 }	2,955,900 61	3,791,291 40	6,747,192 01
Due to banks and bankers	10,596 34	397,253 40	397,849 74
National bank notes outstanding		199,600 00	199,600 00
Notes and bills rediscounted	45,887 82		45,887 82
Bills payable			
Totals	\$3,981,059 26	\$7,171,565 97	\$11,152,625 23

REPORT OF THE COMMISSIONER OF

SAGINAW.

Abstract of published reports of the five State and five National banks in the city of Saginaw, as made to the Commissioner of the Banking Department, December 19, 1893.

Resources.	Dec. 19, 1893, 5 State banks.	Dec. 19, 1893, 5 National banks.	Total.
Loans and discounts.....	\$3,448,983 25	\$2,806,256 48	\$6,254,189 73
Stocks, bonds and mortgages.....	851,158 40	998,100 00	1,844,258 90
Overdrafts	1,653 51	3,431 06	5,084 57
Due from banks in reserve cities	457,907 78	445,542 50	903,350 28
Due from other banks and bankers.....	4,260 49	23,802 48	33,063 97
Banking house furniture and fixtures.....	90,083 20	47,500 00	137,583 20
Other real estate.....	9,543 72	-----	9,543 72
Current expenses and taxes paid	17,928 54	17,848 77	35,277 31
Interest paid.....	13,712 21	-----	13,712 21
Due from U. S. Treasurer.....	-----	37,999 00	37,999 00
Premiums on U. S. bonds.....	-----	34,218 75	34,218 75
Cash, checks and exchanges	158,699 35	\$14,536 96	478,226 31
Totals.....	\$4,058,715 90	\$4,727,736 00	\$8,781,451 90
Liabilities.			
Capital stock paid in	\$500,000 00	\$350,000 00	\$1,850,000 00
Surplus and undivided profits	248,250 25	546,741 83	899,992 08
Dividends unpaid.....	325 00	20,082 50	20,407 50
Deposits... { Commercial..... \$1,322,575 91 } { Savings..... 1,784,987 79 }	3,108,543 70	2,454,263 15	5,562,806 85
Due to banks and bankers	91,596 50	108,458 52	195,049 02
National bank notes outstanding	-----	717,210 00	717,210 00
Notes and bills rediscounted	10,001 45	35,965 00	45,966 45
Bills payable.....	-----	-----	-----
Totals.....	\$4,058,715 90	\$4,727,736 00	\$8,781,451 90

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Abstract of published reports of the five State and two National banks in the Bay Cities, as made to the Commissioner of the Banking Department, December 19, 1893.

Resources.	Dec. 19, 1893, 5 State banks.	Dec. 19, 1893, 2 National banks.	Total.
Loans and discounts	\$1,645,538 57	\$1,273,408 93	\$3,018,942 50
Stocks, bonds and mortgages.....	200,184 13	265,900 00	545,184 13
Overdrafts	3,842 24	1,145 94	4,988 18
Due from Banks in reserve cities.....	166,463 58	69,779 31	235,242 89
Due from other banks and bankers.....	15,668 85	20,450 62	36,144 47
Banking house furniture and fixtures.....	20,655 06	23,000 00	58,685 06
Other real estate.....	21,000 00	5,637 50	26,637 50
Current expenses and taxes paid.....	27,106 34		27,106 34
Interest paid.....	17,488 43		17,488 43
Due from U. S. Treasurer.....		17,460 00	17,460 00
Premiums on U. S. bonds		25,528 13	25,528 13
Cash, checks and exchanges	131,426 32	133,475 80	264,902 12
Totals	\$2,339,428 51	\$1,989,181 23	\$4,278,609 74
Liabilities.			
Capital stock paid in	\$400,000 00	\$450,000 00	\$850,000 00
Surplus and undivided profits.....	236,856 23	247,219 17	484,075 40
Dividends unpaid.....	5 00	405 00	410 00
Deposits..... { Commercial..... \$794,029 53 } { Savings..... 747,195 52 }	1,541,225 04	899,646 25	2,440,871 29
Due to banks and bankers	21,232 33	60,520 85	81,753 68
National bank notes outstanding.....		225,000 00	225,000 00
Notes and bills rediscounted	140,109 41	56,389 96	196,499 37
Bills payable.....			
Totals	\$2,339,428 51	\$1,939,181 23	\$4,278,609 74

REPORT OF THE COMMISSIONER OF

The following is a list of the banks examined and the amount paid by each, as required by section 40 of the banking law:

Name of bank.	Location.	Amount.
Adrian State Savings Bank	Adrian	\$10 00
The Commercial Savings Bank	Adrian	51 09
Lenawee County Savings Bank	Adrian	52 70
Commercial and Savings Bank	Albion	10 00
Ann Arbor Savings Bank	Ann Arbor	96 68
Farmers and Mechanics' Bank	Ann Arbor	34 09
State Savings Bank of Ann Arbor	Ann Arbor	14 45
West Michigan Savings Bank	Bangor	10 00
City Bank	Battle Creek	59 45
Bay City Bank	Bay City	80 07
Commercial Bank	Bay City	42 26
Bay County Savings Bank	Bay City	44 38
Belding Savings Bank	Belding	17 93
People's Savings Bank	Belding	10 00
Farmers and Merchants' Bank	Benton Harbor	28 66
Mecosta County Savings Bank	Big Rapids	13 40
Blissfield State Bank	Blissfield	10 00
Merchants and Miners' Bank	Calumet	76 14
The State Bank of Carson City	Carson City	10 26
Charlevoix Savings Bank	Charlevoix	10 00
Chelsea Savings Bank	Chelsea	23 40
Clare County Savings Bank	Clare	10 00
Branch County Savings Bank	Coldwater	20 97
Farmers' State Bank	Concord	10 00
First State Bank of Decatur	Decatur	13 41
American Banking and Savings Association	Detroit	121 32
Central Savings Bank	Detroit	60 31
Citizens' Savings Bank	Detroit	146 02
The City Savings Bank	Detroit	172 15
Detroit Savings Bank	Detroit	494 19
The Detroit River Savings Bank	Detroit	83 36
The Dime Savings Bank	Detroit	114 54
Fidelity Loan and Trust Company	Detroit	10 00
German American Bank	Detroit	105 17
The Home Savings Bank	Detroit	147 40
McLellan & Anderson Savings Bank	Detroit	10 00
The Mechanics' Bank	Detroit	121 56

THE BANKING DEPARTMENT.

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LIST OF BANKS EXAMINED.—Continued.

Name of bank.	Location.	Amount.
Michigan Savings Bank	Detroit.....	\$142 49
The Peninsular Savings Bank.....	Detroit.....	427 15
People's Savings Bank	Detroit.....	810 02
State Savings Bank.....	Detroit.....	422 85
The Union Trust Company.....	Detroit.....	77 92
Wayne County Savings Bank.....	Detroit.....	564 14
Dexter Savings Bank.....	Dexter.....	10 00
City Bank.....	Dowagiac.....	28 91
Monroe County Bank.....	Dundee.....	10 00
Shiawassee County Bank.....	Durand.....	10 00
Tawas State Savings Bank.....	East Tawas.....	10 52
Michigan State Bank.....	Eaton Rapids.....	18 68
Elk Rapids Savings Bank.....	Elk Rapids.....	10 00
First State Savings Bank.....	Evart.....	10 00
State Bank of Fenton.....	Fenton.....	18 27
Citizens' Commercial and Savings Bank.....	Flint.....	68 34
Genesee County Savings Bank.....	Flint.....	83 85
Union Trust and Savings Bank.....	Flint.....	10 00
First State and Savings Bank.....	Flushing.....	22 47
State Savings Bank.....	Fowler.....	10 00
Gaylord State Savings Bank.....	Gaylord.....	10 00
State Savings Bank.....	Grand Ledge.....	10 00
Grand Rapids Savings Bank.....	Grand Rapids.....	110 11
Kent County Savings Bank.....	Grand Rapids.....	118 88
The Michigan Trust Company.....	Grand Rapids.....	75 14
People's Savings Bank.....	Grand Rapids.....	44 40
State Bank of Michigan.....	Grand Rapids.....	58 47
Farmers' Bank of Grass Lake.....	Grass Lake.....	10 00
Superior Savings Bank.....	Hancock.....	53 61
Oceana County Savings Bank.....	Hart.....	14 51
Hastings City Bank.....	Hastings.....	20 87
First State Bank.....	Hilledale.....	10 00
Hilledale Savings Bank.....	Hilledale.....	89 05
First State Bank.....	Holland.....	24 49
Holland City State Bank.....	Holland.....	21 87
First State and Savings Bank.....	Holly.....	19 84
Farmers' State Bank.....	Homer.....	10 00
First State Bank.....	Homer.....	10 00

REPORT OF THE COMMISSIONER OF

LIST OF BANKS EXAMINED.—*Continued.*

Name of bank.	Location.	Amount.
First State and Savings Bank	Howell	\$18 19
Boies State Savings Bank	Hudson	19 84
Thomson Savings Bank	Hudson	35 84
Lapeer County Bank	Imlay City	17 56
Ionia County Savings Bank	Ionia	42 85
Commercial Bank	Iron Mountain	11 87
People's Savings Bank	Ironwood	10 00
The Peninsula Bank	Ishpeming	21 72
Ithaca Savings Bank	Ithaca	10 00
Jackson City Bank	Jackson	71 95
The Union Bank	Jackson	70 87
The Grosvenor Savings Bank	Jonesville	20 01
Home Savings Bank	Kalamazoo	10 15
Kalamazoo Savings Bank	Kalamazoo	65 48
Lake Odessa Savings Bank	Lake Odessa	10 00
Ingham County Savings Bank	Lansing	39 73
Lansing State Savings Bank	Lansing	39 73
People's Savings Bank	Lansing	38 14
State Savings Bank	Lapeer	10 00
People's Bank	Leelle	10 10
Lowell State Bank	Lowell	17 11
The Commercial and Savings Bank	Ludington	27 82
Antrim County State Savings Bank	Mancelona	10 00
People's Bank	Manchester	10 69
Manistee County Savings Bank	Manistee	20 64
The Manistique Bank	Manistique	20 15
First State Savings Bank	Marine City	10 00
The Marine Savings Bank	Marine City	20 83
Marquette County Savings Bank	Marquette	52 44
Commercial Savings Bank	Marshall	29 19
Farmers' Bank	Mason	21 41
First State and Savings Bank	Mason	10 92
State Bank of Middleville	Middleville	10 00
Midland County Savings Bank	Midland	10 00
State Bank of Midland	Midland	14 44
Farmers and Merchants' Bank	Milan	10 00
Mt. Clemens Savings Bank	Mt. Clemens	51 55
Ullrich Savings Bank	Mt. Clemens	10 00

THE BANKING DEPARTMENT.

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LIST OF BANKS EXAMINED.—Continued

Name of bank.	Location.	Amount.
Commercial Bank	Mt. Pleasant.....	\$13 68
People's Savings Bank.....	Mt. Pleasant.....	13 75
Muskegon Savings Bank	Muskegon.....	34 03
Farmers and Merchants' Bank	Nashville	10 00
Newberry Savings Bank.....	Newberry	10 00
First State Savings Bank	Niles	10 00
The Pioneer Bank	North Branch.....	10 14
Northville State Savings Bank.....	Northville.....	10 00
Iosco County Savings Bank.....	Oscoda	24 18
Owosso Savings Bank	Owosso	28 80
Oxford Savings Bank.....	Oxford	10 00
Paw Paw Savings Bank.....	Paw Paw	18 16
State Bank of Perry.....	Perry	10 00
The First State Bank	Petokey	10 22
Plymouth Savings Bank.....	Plymouth	18 10
First Commercial Bank	Pontiac	48 74
Oakland County Savings Bank.....	Pontiac	15 41
The Commercial Bank	Port Huron.....	49 48
Port Huron Savings Bank	Port Huron.....	60 66
St. Clair County Savings Bank.....	Port Huron.....	20 15
The State Bank of Reading.....	Reading	10 00
American Commercial and Savings Bank.....	Saginaw	36 30
Bank of Saginaw	Saginaw	122 50
People's Savings Bank of East Saginaw.....	Saginaw	58 09
Saginaw County Savings Bank.....	Saginaw	41 41
Savings Bank of East Saginaw.....	Saginaw	148 24
Commercial and Savings Bank	St. Clair.....	18 81
Clinton County Savings Bank.....	St. Johns.....	16 35
State Bank of St. Johns.....	St. Johns.....	15 75
Commercial State Bank.....	St. Joseph.....	10 00
The Union Banking Company.....	St. Joseph.....	26 08
The Commercial Savings Bank.....	St. Louis.....	10 00
Sault Savings, Bank, Loan and Trust Company.....	Sault Ste. Marie.....	21 26
Kalamazoo County Bank.....	Schoolcraft	10 00
Citizens' State Bank	South Haven.....	10 00
The First State Bank.....	South Haven.....	25 88
Citizens' State Bank.....	Sturgis	18 12
Lilley State Bank.....	Tecumseh.....	10 00

26 REPORT OF THE COMMISSIONER OF BANKING DEPARTMENT.

LIST OF BANKS EXAMINED.—*Continued.*

Name of Bank.	Location.	Amount.
Tecumseh State Savings Bank	Tecumseh	\$10 08
The First State Bank	Three Rivers	14 08
Traverse City State Bank	Traverse City	62 27
Wayne Savings Bank	Wayne	15 45
Lumbermen's State Bank	West Bay City	48 19
People's Savings Bank	West Bay City	14 48
Whitehall State Savings Bank	Whitehall	16 62
State Bank of White Pigeon	White Pigeon	11 08
Williamston State Bank	Williamston	15 00
First Commercial and Savings Bank	Wyandotte	10 00
Wyandotte Savings Bank	Wyandotte	30 60
Ypsilanti Savings Bank	Ypsilanti	28 83

REPORTS

OF THE

STATE BANKS AND TRUST COMPANIES

**AS MADE TO THE COMMISSIONER OF THE STATE BANKING
DEPARTMENT**

MAY 4, JULY 12, OCTOBER 3, AND DECEMBER 19,

1893.

REPORT OF THE COMMISSIONER OF

No. 162.

ADRIAN STATE SAVINGS BANK, ADRIAN.

Organized May 29, 1893.

R. A. WATTS, *President*; B. E. TOBIAS, *Cashier*; CHARLES S. WHITNEY, *Assistant Cashier*.

DIRECTORS—Richard A. Watts, Channing Whitney, Arthur D. Gilmore, Seth Bean, Rob H. Bradley, Geo. A. Wilcox, Wm. E. Jewett, E. A. Kaiser, Charles G. Wesley, Adolph Wheeler, W. O. Hunt, Daniel Todd.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....		\$100,226 11	\$91,892 77	\$91,751 53
Stocks, bonds and mortgages.....		86,940 00	104,230 77	104,675 00
Overdrafts.....		1,598 31	995 35	25 09
Due from banks in reserve cities.....		60,204 48	15,366 42	20,783 85
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....		5,000 00	5,000 00	5,000 00
Other real estate.....				
Current expenses and taxes paid.....		129 52	2,243 24	28 87
Interest paid.....		2,999 76	3,354 66	177 80
Exchanges for clearing house.....				
Checks and cash items.....		1,185 10	\$92 71	536 68
Nickels and cents.....		466 84	936 47	1,083 77
Gold coin.....		4,947 50	4,395 00	3,990 00
Silver coin.....		4,719 00	2,694 00	1,123 00
U. S. and national bank notes.....		7,451 00	8,231 00	7,440 00
Totals.....		\$275,877 62	\$239,041 39	\$236,625 59
Liabilities.				
Capital stock paid in.....		\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....				
Undivided profits.....		3,107 02	5,743 66	632 96
Dividends unpaid.....				
Individual deposits subject to check.....		27,778 41	16,649 11	15,385 57
Certificates of deposit.....		42,840 40		
Savings deposits.....		102,156 79	115,677 71	120,565 54
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....			970 91	41 52
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....		\$275,877 62	\$239,041 39	\$236,625 59

No. 89.

THE COMMERCIAL SAVINGS BANK, ADRIAN.

Organized May 10, 1888.

W. J. COCKER, *President*; S. HOWELL, *Vice President and Cashier*; E. N. SMITH, *Assistant Cashier*.

DIRECTORS—W. J. Cocker, Seymour Howell, C. R. Miller, Norman Geddes, A. Bennett, A. M. Stephenson, Chas. Bowerfind, D. Metcalf, E. C. Sword.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$160,946 18	\$155,018 14	\$139,952 88	\$125,768 32
Stocks, bonds and mortgages	\$12,404 36	\$12,050 09	297,325 03	287,930 26
Overdrafts	5,054 12	2,175 84	2,016 80	2,484 07
Due from banks in reserve cities	43,534 24	38,047 25	28,414 95	50,063 43
Due from other banks and bankers	125 00	891 59	800 05	147 00
Banking house	11,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures	2,526 93	2,526 98	2,526 98	2,526 98
Other real estate	1,878 45	1,878 45	1,878 45	1,878 45
Current expenses and taxes paid	5,801 45	609 71	1,797 30	.....
Interest paid	7,164 48	546 94	1,488 01	283 73
Exchanges for clearing house .....	.....	.....	.....	.....
Checks and cash items	2,771 48	1,878 47	2,137 02	1,545 45
Nickels and cents	167 84	120 77	72 00	118 38
Gold coin	6,686 00	5,595 00	9,855 00	5,675 00
Silver coin	1,606 85	3,187 10	1,865 45	842 10
U. S. and national bank notes	29,871 00	28,808 00	14,942 00	17,715 00
Totals	\$591,536 78	\$564,824 28	\$515,976 87	\$517,924 12
Liabilities.				
Capital stock paid in	\$110,000 00	\$110,000 00	\$110,000 00	\$110,000 00
Surplus fund	30,000 00	30,000 00	30,000 00	35,000 00
Undivided profits	30,822 93	21,545 62	28,811 54	10,818 91
Dividends unpaid .....	.....	.....	.....	11,000 00
Individual deposits subject to check	89,568 26	87,584 84	74,824 45	89,238 84
Certificates of deposit	71,652 14	67,147 79	52,419 91	.....
Savings deposits	257,477 51	243,689 61	213,798 82	261,377 68
Certified checks .....	.....	.....	.....	.....
Cashier's checks outstanding .....	.....	.....	.....	.....
Due to banks and bankers	2,022 89	4,906 42	6,621 65	599 24
Notes and bills rediscounted .....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	.....
Totals	\$591,536 78	\$564,824 28	\$515,976 87	\$517,924 12

REPORT OF THE COMMISSIONER OF

No. 66.

LENAWEE COUNTY SAVINGS BANK, ADRIAN.

Organized December 16, 1899.

J. R. BENNETT, *President*; H. V. C. HART, *Vice President and Cashier*; C. D. HARDY, *Assistant Cashier*.

DIRECTORS—Joseph R. Bennett, Jno. A. Severens, Clinton D. Hardy, Herman V. C. Hart, Wm. S. Wilcox.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$20,064 45	\$18,244 85	\$12,551 35	\$14,681 99
Stocks, bonds and mortgages	515,690 00	501,210 00	449,976 00	438,479 00
Overdrafts	214 08	615 04	\$11 16	413 07
Due from banks in reserve cities	57,770 66	30,502 91	30,773 43	30,841 29
Due from other banks and bankers			65 00	
Banking houses				
Furniture and fixtures				
Other real estate	487 10	487 10	1,887 10	1,400 00
Current expenses and taxes paid	2,427 90	3,394 04	4,946 98	6,328 01
Interest and premiums paid	778 82	7,406 81	7,803 43	12,979 27
Exchanges for clearing house				
Checks and cash items	365 02	493 23	957 75	152 99
Nickels, cents and silver	1,195 13	1,063 84	2,380 55	1,149 09
Gold coin	7,145 00	5,300 00	8,440 00	10,185 00
Silver coin				
U. S. and national bank notes	12,402 00	26,666 00	19,781 00	9,357 00
Totals	\$618,520 16	\$595,375 82	\$540,173 75	\$526,466 71
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits	16,224 04	28,214 88	31,018 68	33,019 73
Dividends unpaid				
Individual deposits subject to check				
Certificates of deposit				
Savings deposits	481,827 60	436,996 87	384,018 15	368,325 02
Certified checks				
Cashier's checks outstanding	468 52	262 07	136 92	121 96
Due to banks and bankers				
Notes and bills rediscounted		3,000 00		
Bills payable		10,000 00	5,000 00	
Totals	\$618,520 16	\$595,375 82	\$540,173 75	\$526,466 71

No. 167.

COMMERCIAL AND SAVINGS BANK, ALBION.

Organized September 30, 1893.

JOHN G. BROWN, *President*; S. B. ALLEN, *Vice President*; P. M. DEARING, *Cashier*.DIRECTORS—Francis E. Marsh, Sylvester B. Allen, Edward Sutton, John G. Brown, L. J. Wolcott,
R. J. Frost, Samuel Dickie, Frederick F. Hoaglin.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts				\$28,297 82
Stocks, bonds and mortgages				
Overdrafts				635 95
Due from banks in reserve cities				2,272 31
Due from other banks and bankers				
Banking house				5,296 89
Furniture and fixtures				1,009 69
Other real estate				
Current expenses and taxes paid				123 30
Interest paid				
Exchanges for clearing house				
Checks and cash items				3,252 76
Nickels and cents				28 60
Gold coin				635 00
Silver coin				204 50
U. S. and national bank notes				1,153 00
Totals				\$44,628 84
Liabilities.				
Capital stock paid in				\$24,060 00
Surplus fund				
Undivided profits				403 55
Dividends unpaid				
Individual deposits subject to check				9,756 22
Certificates of deposit				2,513 68
Savings deposits				7,876 39
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals				\$44,628 84

REPORT OF THE COMMISSIONER OF

No. 48.

ANN ARBOR SAVINGS BANK, ANN ARBOR.

Organized February 4, 1890. Reorganized December 9, 1899.

CHRISTIAN MACK, *President*; WM. D. HARRIMAN, *Vice President*; CHAS. E. HISCOCK, *Cashier*;
M. J. FRITZ, *Assistant Cashier*.

DIRECTORS—C. Mack, David Rinsey, Wm. D. Harriman, Wm. Deubel, Daniel Hiscock, Willard B. Smith,
L. Gruner.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$463,019 17	\$438,686 48	\$406,932 57	\$410,724 48
Stocks, bonds and mortgages.....	387,743 28	379,379 38	380,621 75	379,161 58
Overdrafts.....	3,657 50	3,270 59	550 75	892 09
Due from banks in reserve cities.....	89,143 48	106,676 41	96,628 88	101,902 07
Due from other banks and bankers.....	3,073 88	2,083 73	2,306 04	170 00
Banking house.....	18,500 00	18,500 00	18,500 00	18,500 00
Furniture and fixtures.....	7,714 02	12,725 29	13,746 48	13,876 57
Other real estate.....	4,997 07	4,997 07	4,997 07	4,997 07
Current expenses and taxes paid.....	2,941 00	61 94	2,489 18	4,466 43
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	489 07	694 34	1,550 96	1,114 55
Nickels and cents.....	52 98	80 96	162 33	125 45
Gold coin.....	15,000 00	17,000 00	20,000 00	27,000 00
Silver coin.....	2,200 00	2,400 00	2,500 00	2,800 00
U. S. and national bank notes.....	18,803 00	21,471 00	33,966 00	29,418 00
Totals.....	\$1,022,339 45	\$1,008,537 18	\$981,952 01	\$995,148 29
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	100,000 00	150,000 00	150,000 00	150,000 00
Undivided profits.....	61,464 29	2,261 29	8,054 04	18,275 43
Dividends unpaid.....	445 00	551 00	753 00	880 00
Individual deposits subject to check.....	167,665 66	157,145 46	167,219 25	165,966 96
Certificates of deposit.....	49,290 00	57,235 00	60,763 79	66,156 65
Savings deposits.....	593,474 50	591,284 43	545,161 93	541,083 28
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				3,285 96
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,022,339 45	\$1,008,537 18	\$981,952 01	\$995,148 29

No. 26.

FARMERS AND MECHANICS' BANK, ANN ARBOR.

Organized October 13, 1882.

REUBEN KEMPF, *President*; EDWARD DUFFY, *Vice President*; FREDERICK H. BELSER, *Cashier*.DIRECTORS—Edward Duffy, Wm. C. Stevens, Chas. E. Green, Ambrose Kearney, W. F. Breaker,
D. F. Schairer, Reuben Kempf, Junius E. Beal, G. F. Allmendinger.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$290,819 78	\$268,338 43	\$218,417 39	\$329,806 98
Stocks, bonds and mortgages.....	113,240 07	87,715 07	79,384 56	76,334 56
Overdrafts.....	5,167 57	3,539 75	1,632 16	3,690 85
Due from banks in reserve cities.....	94,975 64	17,363 84	25,368 75	27,129 01
Due from other banks and bankers.....	2,691 75	2,069 50	3,469 65	2,378 29
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Current expenses and taxes paid.....	1,799 78	25 60	1,833 24	2,541 83
Interest paid.....	4,012 67	387 88	1,672 66	4,432 96
Exchange for clearing house.....				
Checks and cash items.....	5,810 53	3,540 27	2,559 16	985 77
Nickels and cents.....	278 53	219 48	140 87	34 41
Gold coin.....	18,767 50	10,350 00	11,085 00	6,817 50
Silver coin.....	1,542 80	1,968 20	1,168 10	1,524 80
U. S. and national bank notes.....	13,126 00	13,568 00	19,976 00	10,984 00
Totals.....	\$439,232 11	\$411,099 52	\$368,717 54	\$368,660 46
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	10,960 20	5,786 08	8,900 48	14,486 11
Dividends unpaid.....	7 00	185 50	28 00	28 00
Individual deposits subject to check.....	128,734 79	99,979 02	94,751 77	84,918 40
Certificates of deposit.....	184,316 32	153,948 59	122,019 85	126,331 90
Savings deposits.....	95,206 00	82,200 33	65,787 33	72,943 05
Certified checks.....			275 00	68 00
Cashier's checks outstanding.....				
Due to banks and bankers.....	37 80			
Notes and bills rediscounted.....			6,955 11	
Bills payable.....				
Totals.....	\$439,232 11	\$411,099 52	\$368,717 54	\$368,660 46

REPORT OF THE COMMISSIONER OF

No. 144.

STATE SAVINGS BANK OF ANN ARBOR, ANN ARBOR.

Organized November 18, 1892.

A. L. NOBLE, *President*; WM. ARNOLD, *Vice President*; W. J. BOOTH, *2d Vice President*; ROBERT PHILLIPS, *Cashier*.

DIRECTORS—Eugene F. Mills, John Heinaman, John Haarer, Wm. J. Booth, Dan. Zimmerman, John Sheehan, Adelbert L. Noble, Wm. Arnold, Eugene E. Beal, Henry J. Brown, Jeremiah D. Ryan, James H. Wade, Geo. P. Glazier, John Kech, Christian Martin.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$63,598 02	\$65,114 61	\$65,139 51	\$66,195 64
Stocks, bonds and mortgages.....	10,982 69	25,682 69	25,582 69	25,282 69
Overdrafts.....		584 78	822 31	783 46
Due from banks in reserve cities.....	16,081 64	6,398 11	13,216 03	10,386 95
Due from other banks and bankers.....	751 89	1,218 76	3,942 66	3,132 25
Banking house.....				
Furniture and fixtures.....	3,009 21	4,169 83	4,178 58	4,186 08
Other real estate.....				
Current expenses and taxes paid.....	689 01	1,063 94	2,019 42	2,510 40
Interest paid.....	69 71	118 07	332 24	900 60
Exchanges for clearing house.....				
Checks and cash items.....	850 99	1,307 42	1,351 77	883 60
Nickels and cents.....	49 86	154 30	102 61	195 18
Gold coin.....	35 60	155 00	1,465 00	1,875 00
Silver coin.....	1,052 80	441 00	782 60	469 00
U. S. and national bank notes.....	2,420 00	8,582 00	7,504 00	5,028 00
Totals.....	\$99,535 32	\$124,935 46	\$146,389 42	\$151,826 80
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits.....	1,245 29	2,090 83	2,305 25	4,978 87
Dividends unpaid.....				
Individual deposits subject to check.....	20,614 06	26,035 19	33,018 93	37,563 97
Certificates of deposit.....	15,564 65	19,445 65	22,024 15	16,022 35
Savings deposits.....	11,821 82	37,863 74	38,041 09	43,341 61
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$99,535 32	\$124,935 46	\$146,389 42	\$151,826 80

No. 62.

WEST MICHIGAN SAVINGS BANK, BANGOR.

Organized April 8, 1880.

J. E. SEBRING, *President*; A. CHAPMAN, *Vice President*; GEO. CHAPMAN, *Cashier*.

DIRECTORS—Alvin Chapman, J. E. Ferguson, J. G. Miller, Geo. Chapman, Wm. Bradwell, Anson Goes, N. W. Drake, John E. Sebring, A. B. Chase, S. B. Monroe.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$55,689 90	\$54,075 66	\$43,395 22	\$41,167 84
Stocks, bonds and mortgages	11,583 36	11,496 36	11,418 96	11,580 66
Overdrafts		5 67		
Due from banks in reserve cities	5,246 90	8,023 26	2,168 70	10,844 99
Due from other banks and bankers				
Banking house				
Furniture and fixtures	328 40	328 40	328 40	328 40
Other real estate	2,150 00	2,150 00	2,100 00	2,190 00
Current expenses and taxes paid	812 96	196 40	478 53	11 90
Interest paid	350 81	117 69	873 94	11 73
Exchanges for clearing house				
Checks and cash items	122 00	96 00	264 74	
Nickels and cents	150 05	150 08	73 60	93 13
Gold coin	450 00	300 00	345 00	2,290 00
Silver coin	688 00	573 00	1,004 00	1,048 16
U. S. and national bank notes	1,200 00	3,264 00	2,371 00	2,760 00
Totals	\$78,767 36	\$80,775 52	\$64,321 49	\$72,237 01
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	500 00	611 00	611 00	723 00
Undivided profits	1,969 06	345 80	1,140 37	168 81
Dividends unpaid				
Individual deposits subject to check	15,130 25	20,048 75	13,967 84	20,513 13
Certificates of deposit	33,217 32	33,086 68	21,968 06	23,517 42
Savings deposits	2,980 73	2,783 29	2,139 72	2,020 66
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$78,767 36	\$80,775 52	\$64,321 49	\$72,237 01

REPORT OF THE COMMISSIONER OF

No. 93.

CITY BANK, BATTLE CREEK.

Organized June 14, 1871.

NELSON ELDRED, *President*; RALDON P. KINGMAN, *Vice President*; FREDERICK A. ALLWARDT, *Cashier*.

DIRECTORS—Willard H. Eldred, Richmond Kingman, Rodolphus Sanderson, Simon H. Morley, Joseph M. Ward, Raldon P. Kingman, Nelson Eldred.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$498,573 49	\$491,373 96	\$436,670 75	\$408,396 19
Stocks, bonds and mortgages	100,854 00	108,536 50	97,058 00	95,577 00
Overdrafts	6,850 41	3,185 24	1,219 88	2,864 53
Due from banks in reserve cities	74,005 37	59,501 85	25,636 26	62,245 86
Due from other banks and bankers	2,585 37	2,226 68	4,670 13	4,323 10
Banking house				
Furniture and fixtures	2,800 00	2,800 00	2,800 00	2,800 00
Other real estate	4,210 15	710 15	710 15	1,310 15
Current expenses and taxes paid	1,711 53	49 14	1,379 07	2,196 83
Interest paid				
Exchanges for clearing house				
Checks and cash items	1,259 69	136 86	1,476 86	1,239 67
Nickels and cents	36 54	261 83	233 56	75 25
Gold coin	1,357 50	3,669 50	6,117 50	2,660 50
Silver coin	1,700 25	1,908 50	827 55	666 95
U. S. and national bank notes	13,734 00	14,967 00	27,148 00	19,078 00
Totals	\$709,158 25	\$685,646 71	\$615,947 71	\$604,728 52
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	54,728 03	54,728 03	54,728 03	54,728 03
Undivided profits	5,496 51	2,854 54	6,381 28	3,376 37
Dividends unpaid				
Individual deposits subject to check	119,941 21	135,630 58	119,869 82	132,338 96
Certificates of deposit	40,187 80	30,285 41	12,184 57	11,591 72
Savings deposits	438,844 80	410,910 61	352,741 73	237,498 47
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		187 54	42 28	
Notes and bills rediscounted				
Bills payable			20,000 00	10,000 00
Totals	\$709,188 25	\$685,646 71	\$615,947 71	\$604,728 52

No. 63.

BAY CITY BANK, BAY CITY.

Organized September 4, 1871.

WM. PETER, *President*; J. WENTWORTH, *Vice President*; GEO. H. YOUNG, *Cashier*; H. C. MOULTROP, *Assistant Cashier*.

DIRECTORS—George H. Young, A. McDonell, Justin Wentworth, Chas. E. Young, William Peter, Edward Y. Williams, Geo. K. Wentworth.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$782,845 97	\$689,422 46	\$538,750 69	\$501,012 22
Stocks, bonds and mortgages.....	158,204 38	164,808 36	146,559 26	145,694 22
Overdrafts.....	2,490 90	2,701 08	2,952 70	2,184 04
Due from banks in reserve cities.....	66,114 58	65,859 53	46,226 93	78,196 66
Due from other banks and bankers.....	2,499 49	1,778 94	4,796 44	2,940 73
Banking house.....				
Furniture and fixtures.....	8,350 00	8,350 00	8,350 00	8,350 00
Other real estate.....	11,000 00	11,000 00	11,000 00	11,000 00
Current expenses and taxes paid.....	8,763 01	1,330 39	4,333 34	10,169 47
Interest paid.....	8,965 37	719 24	3,247 36	10,097 23
Exchanges for clearing house.....	8,569 94	4,637 37	3,788 79	5,947 73
Checks and cash items.....	13,749 25	13,890 75	9,147 22	8,671 85
Nickels and cents.....	913 75	816 88	364 76	332 96
Gold coin.....	12,930 00	14,242 50	15,892 50	15,000 00
Silver coin.....	10,428 95	7,361 55	4,673 75	3,980 05
U. S. and national bank notes.....	37,480 00	37,543 00	46,318 00	34,661 00
Totals.....	\$1,077,805 59	\$1,023,962 15	\$840,921 74	\$836,969 17
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	58,560 86	41,477 77	47,633 24	57,616 95
Dividends unpaid.....		256 00		
Individual deposits subject to check.....	215,947 11	173,426 34	102,110 83	127,080 43
Certificates of deposit.....	174 116 25	159,690 58	123,359 25	116,350 53
Savings deposits.....	393,119 36	362,211 22	316,237 31	296,826 79
Certified checks.....	1,326 49	776 48		1,072 12
Cashier's checks outstanding.....				
Due to banks and bankers.....	7,141 72	6,307 37	9,369 61	12,297 99
Notes and bills rediscounted.....	27,068 30	79,336 39	27,091 50	12,214 79
Bills payable.....				
Totals.....	\$1,077,805 59	\$1,023,962 15	\$840,921 74	\$836,969 17

REPORT OF THE COMMISSIONER OF

No. 43.

BAY COUNTY SAVINGS BANK, BAY CITY.

Organized February 1, 1884.

THOMAS CRANAGE, *President*; G. HENRY SHEARER, *Vice President*; JOHN MULHOLLAND, *Treasurer*.DIRECTORS—John Mulholland, N. A. Eddy, H. M. Gillett, D. C. Smalley, G. Henry Shearer,
Thomas Cranage, Gustavus Hine.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$360,654 08	\$326,925 68	\$277,020 00	\$255,004 60
Stocks, bonds and mortgages.....	104,711 25	100,431 13	99,981 13	98,879 82
Overdrafts.....	198 44	278 08	28 28	115 70
Due from banks in reserve cities.....	66,982 83	62,711 86	61,798 11	56,833 15
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....	2,153 18		1,519 16	3,695 32
Interest paid.....	616 55	43 88	162 65	490 71
Exchanges for clearing house.....	974 22	346 20	181 86	4,424 58
Checks and cash items.....		20 88	8 60	
Nickels and cents.....	122 16	155 23	191 97	186 22
Gold coin.....	940 00	1,920 00	3,510 00	2,955 00
Silver coin.....	1,035 20	1,137 90	985 85	719 65
U. S. and national bank notes.....	6,650 00	5,884 00	2,670 00	5,809 00
Totals.....	\$345,037 41	\$199,849 79	\$447,957 61	\$429,113 25
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits.....	23,396 74	17,172 27	21,062 61	20,959 66
Dividends unpaid.....		250 00	5 00	5 00
Individual deposits subject to check.....	47,894 19	49,802 00	49,457 05	44,346 04
Certificates of deposit.....	27,137 53	22,887 83		
Savings deposits.....	371,608 95	324,237 69	301,982 25	278,754 25
Certified checks.....			500 70	1,048 30
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....		11,000 00		
Bills payable.....				
Totals.....	\$345,037 41	\$499,849 79	\$447,957 61	\$429,113 25

No. 30.

THE COMMERCIAL BANK, BAY CITY.

Organised August 15, 1888.

H. N. WATROUS, *President*; C. C. WHITNEY, *Vice President*; W. O. CLIFT, *Cashier*.

DIRECTORS—H. N. Watrous, C. C. Whitney, C. B. Chatfield, W. H. Miller, G. K. Jackson, Thos. A. E. Weadock, C. R. Hawley, L. E. Noyes, W. O. Clift.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$449,150 66	\$369,661 77	\$336,089 18	\$392,437 98
Stocks, bonds and mortgages	500 00	500 00	500 00	500 00
Overdrafts	2,146 99	1,566 74	537 73	524 45
Due from banks in reserve cities	27,588 96	41,756 36	12,287 60	9,146 74
Due from other banks and bankers	18,786 06	14,132 52	17,706 33	12,743 27
Banking house				
Furniture and fixtures	6,444 92	6,444 92	6,444 92	6,444 92
Other real estate		10,000 00	10,000 00	10,000 00
Current expenses and taxes paid	5,768 08	707 25	3,345 98	7,142 02
Interest paid		1,007 49		
Exchanges for clearing house	2,198 20	1,708 34	8,290 48	2,216 51
Checks and cash items	671 25	10 00	87 56	566 74
Nickels and cents	49 22	100 18	257 20	95 35
Gold coin	10,210 00	287 50	2,315 00	65 00
Silver coin	4,178 00	2,593 00	2,762 50	2,829 00
U. S. and national bank notes	15,905 00	16,703 00	13,638 00	16,741 00
Totals	\$543,592 29	\$467,159 07	\$415,262 43	\$461,452 98
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits	9,668 31	2,962 93	6,124 50	10,604 89
Dividends unpaid		3,000 00		
Individual deposits subject to check	192,134 30	177,379 40	153,521 02	165,089 15
Certificates of deposit	35,151 36	34,327 31	33,690 42	29,911 55
Savings deposits	95,279 05	85,679 24	74,758 24	72,331 06
Certified checks	61 00	331 00	420 40	1,977 81
Cashier's checks outstanding	7,437 21	7,449 30	7,449 30	7,437 21
Due to banks and bankers	3,751 71	2,470 59	2,480 01	8,935 14
Notes and bills rediscounted	75,109 85	28,559 30	11,323 54	40,165 27
Bills payable				
Totals	\$543,592 29	\$467,159 07	\$415,262 43	\$461,452 98

REPORT OF THE COMMISSIONER OF

No. 2.

BELDING SAVINGS BANK, BELDING.

Organized January 13, 1889.

H. J. LEONARD, *President*; A. N. BELDING, *Vice President*; C. E. HILLS, *Cashier*.

DIRECTORS—A. N. Belding, C. E. Hills, J. M. Earle, H. J. Leonard, O. F. Webster.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$122,658 21	\$122,951 36	\$98,402 55	\$94,244 40
Stocks, bonds and mortgages.....				
Overdrafts.....	877 84	881 68	1,146 87	1,309 89
Due from banks in reserve cities.....	22,555 09	14,137 14	20,191 89	9,421 10
Due from other banks and bankers.....	898 95			
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,390 00	1,390 00	1,390 00	1,390 00
Other real estate.....				
Current expenses and taxes paid.....	1,213 80	57 31	324 65	1,367 55
Interest paid.....	972 08	104 18	600 15	999 98
Exchanges for clearing house.....				
Checks and cash items.....	1,548 84	2,634 85	1,015 80	1,696 38
Nickels and cents.....	63 46	2 54	14 04	2 97
Gold coin.....	2,781 00	8,941 00	6,143 50	3,596 00
Silver coin.....	1,570 00	1,687 00	500 00	458 00
U. S. and National Bank notes.....	18,848 00	15,791 00	5,781 00	6,973 00
Totals.....	\$179,822 27	\$178,577 56	\$189,964 75	\$125,378 22
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	12,500 00	15,000 00	15,000 00	15,000 00
Undivided profits.....	3,839 69	772 70	1,973 68	3,495 93
Dividends unpaid.....				
Individual deposits subject to check.....	59,519 80	63,415 00	51,394 11	39,985 89
Certificates of deposit.....	79,162 98	74,145 64	46,096 96	41,846 40
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		244 23		
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$179,822 27	\$178,577 56	\$189,964 75	\$125,378 22

No. 159.

PEOPLES' SAVINGS BANK OF BELDING, BELDING.

Organized May 12, 1893.

E. H. SPENCER, *President*; FRANK R. CHASE, *Vice President*; M. A. REED, *Cashier*.

DIRECTORS—E. R. Spencer, G. M. Spencer, L. L. Holmes, T. Frank Ireland, Brenton F. Hall, Frank R. Chase, Geo. Hoppough, W. H. Locke, Frank D. M. Davis, M. A. Reed, J. Byron Judkins. John Greenop.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....		\$16,868 29	\$43,438 75	\$33,750 29
Stocks, bonds and mortgages.....		7,000 00		16,100 00
Overdrafts.....		240 05	11 04	523 84
Due from banks in reserve cities.....		4,332 98	2,944 35	8,877 04
Due from other banks and bankers.....				
Banking house.....		7,233 35	7,397 18	7,961 61
Furniture and fixtures.....		2,414 56	2,443 13	2,479 08
Other real estate.....				
Current expenses and taxes paid.....		400 10	1,002 75	1,243 78
Interest paid.....			23 22	72 20
Exchanges for clearing house.....				
Checks and cash items.....		735 00	404 85	2,476 93
Nickels and cents.....		10 16	23 88	35 64
Gold coin.....		90 00	1,433 00	2,585 00
Silver coin.....		963 05	809 70	832 20
U. S. and National bank notes.....		3,400 00	1,050 00	2,944 00
Totals.....		43,692 54	60,986 85	79,881 47
Liabilities.				
Capital stock paid in.....		\$22,790 69	\$30,980 69	\$35,000 00
Surplus fund.....				
Undivided profits.....		143 19	510 58	1,443 01
Dividends unpaid.....				
Individual deposits subject to check.....		7,187 85	11,439 59	10,258 27
Certificates of deposit.....		13,549 81	17,779 27	32,439 87
Savings deposits.....		11 00	326 77	735 32
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....		\$43,692 54	\$60,986 85	\$79,881 47

REPORT OF THE COMMISSIONER OF

No. 76.

FARMERS AND MERCHANTS' BANK, BENTON HARBOR.

Organized February 20, 1888.

I. W. CONKEY, *President*; JMO. ROBINSON, *Vice President*; CHARLES FOSTER, *Cashier*.

DIRECTORS—R. M. Jones, W. P. Robbins, A. Plummer, O. B. Hipp, Edward Brant, R. H. Sherwood, Samuel McGingon, I. W. Conkey, John Robinson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$217,127 28	\$200,809 21	\$158,816 96	\$147,090 50
Stocks, bonds and mortgages.....				
Overdrafts.....	789 12	524 15	101 65	1,222 78
Due from banks in reserve cities	18,779 91	31,017 41	78,965 63	44,687 29
Due from other banks and bankers	7,403 12	7,706 86	8,133 12	4,568 32
Banking house	4,245 45	4,245 45	4,245 45	4,245 45
Furniture and fixtures	3,245 30	3,261 80	3,261 80	3,410 56
Other real estate				
Current expenses and taxes paid.....	2,136 45	536 15	1,686 00	93 25
Interest paid				
Exchanges from clearing house.....				
Checks and cash items	431 09	311 20	244 38	* 230 19
Nickels and cents	101 20	85 40	120 27	150 20
Gold coin	5,000 00	5,000 00	5,200 00	5,000 00
Silver coin	1,550 00	1,500 00	2,350 00	3,900 00
U. S. and National bank notes.....	22,550 00	25,250 00	31,850 00	48,850 00
Totals	\$283,357 92	\$280,244 13	\$289,475 31	\$263,448 53
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	34,000 00	40,000 00	40,000 00	44,000 00
Undivided profits	7,983 34	2,048 20	5,082 28	710 01
Dividends unpaid				
Individual deposits subject to check	114,221 89	106,849 05	115,727 28	118,257 28
Certificates of deposit.....	76,112 02	81,346 88	78,665 75	50,481 24
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	1,041 17			
Notes and bills rediscounted				
Bills payable				
Totals	\$283,357 92	\$280,244 13	\$289,475 31	\$263,448 53

No. 33.

MECOSTA COUNTY SAVINGS BANK, BIG RAPIDS.

Organized July 16, 1889.

D. F. COMSTOCK, *President*; N. H. BEEBE, *Vice President*; C. W. CUNNINGHAM, *Cashier*.DIRECTORS—Douglas Roben, John Hansen, N. H. Beebe, D. Hamilton, E. C. Morris, D. F. Comstock
H. Goldstein, C. W. Comstock, Samuel Wildberg.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$83,493 43	\$89,280 50	\$78,299 01	\$78,382 24
Stocks, bonds and mortgages.....	35,907 00	34,425 00	33,875 00	32,475 00
Overdrafts.....				
Due from banks in reserve cities.....	10,120 46	10,737 70	7,214 00	7,082 92
Due from other banks and banks.....	8 15	30 00	50 00	110 00
Banking house.....				
Furniture and fixtures.....	175 00	175 00	175 00	175 00
Other real estate.....				
Current expenses and taxes paid.....	1,067 62	764 61	398 95	675 55
Interest paid.....	924 00		907 05	1,000 80
Exchanges for clearing house.....				
Checks and cash items.....	838 02	1,192 30	861 43	788 84
Nickles and cents.....	74 68	96 13	99 48	80 85
Gold coin.....	2,140 00	2,640 00	2,165 00	2,180 00
Silver coin.....	1,547 50	1,352 80	1,385 55	1,329 35
U. S. and National bank notes.....	7,504 00	985 00	1,942 00	9,862 00
Totals.....	\$143,794 86	\$141,629 04	\$127,372 47	\$134,092 55
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,100 00	1,300 00	1,300 00	1,300 00
Undivided profits.....	2,708 20	218 64	1,308 94	3,326 21
Dividends unpaid.....		135 00	60 00	60 00
Individual deposits subject to check.....	19,184 80	18,755 64	14,563 07	17,354 59
Certificates of deposits.....	23,564 23	22,812 86	20,469 28	23,242 83
Savings deposits.....	47,259 64	43,406 90	39,671 18	28,808 92
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$143,794 86	\$141,629 04	\$127,372 47	\$134,092 55

REPORT OF THE COMMISSIONER OF

No. 163.

BLISSFIELD STATE BANK, BLISSFIELD.

Organized May 31, 1893.

ARTHUR D. GILMORE, *President*; CHAS. B. PHILLIPS, JR., *Vice President*; JOHN R. PHILLIPS, *Cashier*;
CLARK R. CARPENTER, *Assistant Cashier*.

DIRECTORS—Arthur D. Gilmore, Chas. B. Phillips, Jr., John R. Phillips, Clark R. Carpenter, Geo. F. Ford, Geo. R. Carpenter, Adam Dreher.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....		\$39,096 65	\$31,852 91	\$30,065 36
Stocks, bonds and mortgages.....		2,680 00	1,000 00	1,700 00
Overdrafts.....		370 47	581 94	136 20
Due from banks in reserve cities.....		1,829 26	4,197 09	5,293 97
Due from other banks and bankers.....		68 14	1,629 16	41 47
Banking house.....		5,251 00	5,256 00	5,261 00
Furniture and fixtures.....		2,317 35	2,317 35	2,317 35
Other real estate.....				
Current expenses and taxes paid.....		179 80	615 85	888 83
Interest paid.....		109 95		
Exchanges for clearing house.....				
Checks and cash items.....		288 40	1,569 91	358 02
Nickles and cents.....		1 33	1 15	5 99
Gold coin.....		1,320 00	405 00	805 00
Silver coin.....		336 90	68 90	254 25
U. S. and National bank notes.....		3,729 00	3,156 00	1,782 00
Totals.....		\$57,408 25	\$52,651 26	\$48,899 44
Liabilities.				
Capital stock paid in.....		\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....				
Undivided profits.....		68 13	407 91	1,062 31
Dividends unpaid.....				
Individual deposits subject to check.....		12,109 05	12,528 75	10,174 12
Certificates of deposit.....		28,020 63	21,895 08	19,907 76
Savings deposits.....		2,176 33	2,819 57	3,335 25
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		34 11		
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....		\$57,408 25	\$52,651 26	\$48,899 44

No. 87.

MERCHANTS AND MINERS' BANK, CALUMET.

Organized August 7, 1873.

CHAS. BRIGGS, *President*; E. H. OSBORN, *Vice President*; H. S. COLTON, *Cashier*.DIRECTORS—W. A. Childs, John Senter, C. W. Niles, P. Rappe, Jr., John Duncan, Thos. Hoatson,
E. H. Osborn, Chas. Briggs, H. S. Colton

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$399,362 56	\$376,190 66	\$367,714 17	\$381,388 51
Stocks, bonds and mortgages.....	62,000 00	62,000 00	62,000 00	62,000 00
Overdrafts.....	543 13	1,899 71	259 22	352 30
Due from banks in reserve cities.....	262,059 47	244,900 85	170,246 87	141,027 63
Due from other banks and bankers.....	6,846 32	4,261 86	8,245 49	6,713 08
Banking house.....				
Furniture and fixtures.....	4,500 00	4,500 00	4,500 00	4,500 00
Other real estate.....	2,000 00	2,000 00	2,100 00	2,475 00
Current expenses and taxes paid.....	2,654 29	240 60	2,108 89	3,428 13
Interest paid.....		1,628 88		
Exchanges for clearing house.....				
Checks and cash items.....	207 04	203 94	29 45	376 16
Nickels and cents.....	411 55	225 89	334 50	325 78
Gold coin.....	18,700 00	21,200 00	24,080 00	23,700 00
Silver coin.....	6,460 35	4,916 15	4,282 55	1,674 63
U. S. and National bank notes.....	40,787 00	56,755 00	52,629 00	51,265 00
Totals.....	\$906,531 71	\$780,920 54	\$698,529 64	\$679,211 11
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits.....	23,649 77	13,254 67	20,004 73	25,933 13
Dividends unpaid.....		5,000 00		
Individual deposits subject to check.....	620,961 76	599,289 44	530,203 75	502,833 03
Certificates of deposit.....	25,630 35	20,507 35	10,579 50	11,300 00
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	1,239 88	2,289 08	2,641 66	4,044 97
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$906,531 71	\$780,920 54	\$698,529 64	\$679,211 11

REPORT OF THE COMMISSIONER OF

No. 72.

THE STATE BANK OF CARSON CITY, CARSON CITY.

Organized February 14, 1887.

JOHN W. HALLETT, *President*; S. H. CASWELL, *Vice President*; E. C. CUMMINGS, *Cashier*.

DIRECTORS—C. R. Dickinson, S. H. Caswell, Irvin McCall, L. H. Cummings, G. W. Fisher, J. W. Hallett, E. C. Cummings, W. H. Brace, John Boyer.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$85,178 93	\$76,268 04	\$59,478 36	\$62,724 05
Stock, bonds and mortgages	24,000 75	22,250 75	20,750 75	20,850 75
Overdrafts	235 07	274 58	544 21	687 07
Due from banks in reserve cities	5,765 12	4,011 51	8,614 10	9,463 79
Due from other banks and bankers	1,075 82	74 92	869 92	778 33
Banking house				
Furniture and fixtures	2,432 00	2,432 00	2,432 00	2,432 00
Other real estate				
Current expenses and taxes paid	854 05	47 98	618 89	1,271 79
Interest paid				
Exchanges for clearing house			280 92	332 54
Checks and cash items	204 64	261 60	136 35	308 35
Nickels and cents	54 31	70 54	89 79	41 63
Gold coin	175 00	90 00	39 00	69 00
Silver coin	388 70	695 25	2,291 25	573 25
U. S. and national bank notes	4,087 00	8,075 00	5,218 00	4,240 00
Totals	\$124,400 89	\$114,552 12	\$100,863 54	\$108,772 55
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	3,890 43	4,117 35	4,117 35	4,117 35
Undivided profits	3,609 92	3,115 50	4,662 87	6,486 06
Dividends unpaid				
Individual deposits subject to check	22,824 52	19,625 68	14,681 58	19,609 63
Certificates of deposit	44,047 79	37,253 13	27,361 76	23,558 23
Savings deposits	28 24	28 24	1 27	1 27
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		412 23	39 21	
Notes and bills rediscounted				
Bills payable				
Totals	\$124,400 89	\$114,552 12	\$100,863 54	\$108,772 55

No. 80.

CHARLEVOIX SAYINGS BANK, CHARLEVOIX.

Organized August 4, 1884.

JOHN NICHOLLS, *President*; SAMUEL S. WALKER, *Vice President*; A. BUTTARS, *Cashier*.

DIRECTORS—Samuel S. Walker, Jno. Saveland, Archibald Buttars, E. H. Green, John Nicholls, Edwin E. White, W. H. Gray.

Resources.	Report of May 4.	Report of July 13.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$44,320 81	\$38,595 98	\$32,511 84	\$28,228 70
Stocks, bonds and mortgages.....	9,484 98	9,459 85	9,414 81	9,402 97
Overdrafts.....	2,400 38	995 27	851 29	758 95
Due from banks in reserve cities.....	2,959 75	549 28	6,929 11	.....
Due from other banks and bankers.....	11,555 22	13,901 38	13,359 41	13,001 12
Banking house.....	.....	.....	.....	.....
Furniture and fixtures.....	2,087 95	2,067 95	2,067 95	2,067 95
Other real estate.....	4,904 20	5,028 47	5,048 30	5,047 14
Current expenses and taxes paid.....	802 62	34 98	645 08	943 15
Interest paid.....	177 95	11 20	128 90	479 40
Exchanges for clearing house.....	.....	.....	.....	.....
Checks and cash items.....	147 46	277 47	582 80	479 59
Nickels and cents.....	62 25	100 22	76 50	42 80
Gold coin.....	1,327 50	1,787 50	985 00	880 00
Silver coin.....	391 95	678 10	944 95	1,103 20
U. S. and national bank notes.....	5,420 00	4,178 00	3,284 00	1,284 00
Totals.....	\$85,442 98	\$77,680 05	\$76,859 94	\$63,734 97
Liabilities.				
Capital stock paid in.....	\$33,000 00	\$33,000 00	\$33,000 00	\$33,000 00
Surplus fund.....	.....	.....	.....	.....
Undivided profits.....	.....	.....	.....	.....
Dividends unpaid.....	.....	.....	.....	.....
Individual deposits subject to check.....	23,344 68	22,189 43	26,877 71	19,249 87
Certificates of deposit.....	29,098 80	21,465 61	16,962 23	10,566 87
Savings deposits.....	.....	.....	.....	.....
Certified checks.....	.....	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....
Due to banks and bankers.....	.....	975 01	.....	918 23
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....
Totals.....	\$85,442 98	\$77,680 05	\$76,859 94	\$63,734 97

REPORT OF THE COMMISSIONER OF

No. 67.

CHELSEA SAVINGS BANK, CHELSEA.

Organized January 30, 1883.

SAMUEL G. IVES, *President*; THOS. S. BEARS, *Vice President*; GEO. P. GLAZIER, *Cashier*.

DIRECTORS—Jno. R. Gates, Geo. P. Glazier, Frank P. Glazier, Wm. J. Knapp, H. M. Woods, H. S. Holmes, Jas. L. Babcock, Thos. S. Bears, S. G. Ives.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$137,315 37	\$125,506 26	\$127,811 91	\$112,578 64
Stocks, bonds and mortgages.....	66,749 27	65,818 27	65,957 38	71,785 60
Overdrafts.....				49 08
Due from banks in reserve cities.....	22,818 38	16,456 21	12,394 81	13,211 38
Due from other banks and bankers.....	5,447 76	4,055 80	1,578 13	2,977 00
Banking house.....	4,200 00	4,200 00	4,200 00	4,200 00
Furniture and fixtures.....	3,908 70	3,818 70	3,818 70	3,818 70
Other real estate.....	3,904 50	3,904 50	3,904 50	3,764 14
Current expenses and taxes paid.....	1,607 84	78 62	771 73	1,621 13
Interest paid.....	85 81	3 84	25 60	213 89
Exchanges for clearing house.....	600 00	42 00	203 20	810 10
Checks and cash items.....	424 23	568 78	2,103 30	4,369 94
Nickels and cents.....	250 12	115 18	121 60	244 76
Gold coin.....	2,330 00	2,302 50	3,175 00	2,232 50
Silver coin.....	954 25	688 25	882 25	965 75
U. S. and national bank notes.....	3,888 00	3,981 00	4,641 00	3,810 00
Totals.....	\$255,384 23	281,441 41	\$231,584 06	\$226,692 61
Liabilities.				
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	2,997 80	3,456 48	3,456 48	3,456 48
Undivided profits.....	4,974 26	1,744 70	2,126 51	2,574 59
Dividends unpaid.....				
Individual deposits subject to check.....	45,079 00	31,637 22	19,971 84	27,014 16
Certificates of deposit.....	111,268 65	112,458 81	40,588 36	23,295 20
Savings deposits.....	31,064 52	31,144 70	95,440 87	110,352 18
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....			10,000 00	
Bills payable.....				
Totals.....	\$255,384 23	\$231,441 41	\$231,584 06	\$226,692 61

No. 118.

CLARE COUNTY SAVINGS BANK, CLARE.

Organized June 23, 1891.

C. W. PERRY, *President*; ROLLIN H. JENNEY, *Vice President*; JOS. HUDSON, *Second Vice President*;
C. H. SUTHERLAND, *Cashier*.

DIRECTORS—C. H. Sutherland, Wm. Wolsky, Joseph Hudson, C. W. Perry, R. H. Jenney.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$56,127 64	\$58,680 99	\$38,786 59	\$36,577 88
Stocks, bonds and mortgages	11,314 00	11,314 00	11,364 00	12,702 16
Overdrafts	283 91	638 46	450 96	115 54
Due from banks in reserve cities	40,412 18	30,156 78	31,375 04	25,959 60
Due from other banks and bankers	349 88	843 76	601 31	628 12
Banking house	5,545 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures	1,250 00	1,200 00	1,200 00	1,200 00
Other real estate				
Current expenses and taxes paid	1,023 41		585 00	1,353 64
Interest paid				
Exchanges for clearing house				
Checks and cash items	373 96	300 84	197 26	912 33
Nickels and cents	30 66	31 95	84 70	68 12
Gold coin	505 00	1,100 00	2,505 00	1,870 00
Silver coin	463 10	261 20	786 85	477 85
U. S. and national bank notes	4,462 00	4,071 00	3,013 00	1,750 00
Totals	\$122,149 69	\$114,098 98	\$96,329 71	\$88,412 74
Liabilities.				
Capital stock paid in	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund	2,508 00	3,500 00	3,500 00	3,500 00
Undivided profits	3,642 01	689 59	2,333 91	3,938 56
Dividends unpaid		800 00	800 00	
Individual deposits subject to check	56,810 74	46,331 16	35,370 03	23,291 95
Certificates of deposit	22,300 42	26,515 96		
Savings deposits	16,396 52	16,282 27	38,920 77	32,633 23
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$122,149 69	\$114,098 98	\$96,329 71	\$88,412 74

No. 104.

BRANCH COUNTY SAVINGS BANK, COLDWATER.

Organized October 14, 1890.

B. S. SPOFFORD, *President*; F. L. BURDICK, *Vice President*; B. R. MOORE, *Second Vice President*; C. T. GILBERT, *Cashier*.

DIRECTORS—C. T. Gilbert, B. S. Spofford, G. W. Vanaken, E. G. Chandler, N. A. Reynolds, F. L. Burdick, B. R. Moore, Alfred Milnes, S. H. Clisbe.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 12.
Loans and discounts	\$151,796 24	\$145,599 26	\$125,738 65	\$139,308 57
Stocks, bonds and mortgages	35,257 06	34,502 24	33,777 24	\$3,465 74
Overdrafts	6,192 97	949 56	1,300 58	2,399 47
Due from banks in reserve cities	33,774 69	34,463 32	17,147 85	15,308 42
Due from other banks and bankers	10,000 00			
Banking house				
Furniture and fixtures	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate				
Current expenses and taxes paid	551 44	391 58	323 56	71 99
Interest paid	892 62	387 79	211 07	19 10
Exchanges for clearing house	2,155 72			
Checks and cash items	1,350 00	12,727 00	1,589 00	3,381 34
Nickels and cents	153 88	50 40	63 76	83 45
Gold coin	9,387 50	9,040 00	9,005 00	10,440 00
Silver coin	953 85	871 00	1,023 60	582 30
U. S. and national bank notes	5,350 00	10,160 00	11,361 00	7,567 00
Totals	\$358,915 97	\$351,722 10	\$303,041 31	\$214,617 39
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	5,000 00	5,400 00	5,400 00	5,500 00
Undivided profits	5,017 63	2,248 58	2,075 43	1,050 08
Dividends unpaid	15 00	248 00	180 00	1,524 00
Individual deposits subject to check	32,945 63	30,758 52	30,315 79	40,063 34
Certificates of deposit	112,289 35	108,056 89	68,453 38	65,740 25
Savings deposits	52,648 36	54,920 11	46,610 71	50,719 72
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$358,915 97	\$251,722 10	\$303,041 31	\$214,617 39

No. 32.

FARMERS' STATE BANK, CONCORD.

Organized November 20, 1888.

WILLIAM D. CHAPPLE, *President*; D. L. JACOBS, *Vice President*; PEROY E. CHAPPLE, *Cashier*.

DIRECTORS—D. L. Jacobs, W. D. Chapple, J. P. Wheeler, A. W. Reynolds, P. E. Chapple, C. Young, G. S. Tefft.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$70,561 96	\$68,961 71	\$61,710 41	\$59,423 72
Stocks, bonds and mortgages				
Overdrafts	67 65	80 20	85 22	45 80
Due from banks in reserve cities	14,721 64	10,082 00	9,853 87	10,998 20
Due from other banks and bankers				
Banking house	2,175 00	2,175 00	2,175 00	2,175 00
Furniture and fixtures	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate	400 00	400 00	400 00	400 00
Current expenses and taxes paid	592 53	129 80	517 19	839 00
Interest paid	240 00	36 52	181 58	316 12
Exchanges for clearing house				
Checks and cash items	10 00		18 70	70 28
Nickels and cents	25 22	30 51	29 18	20 57
Gold coin	4,542 50	5,032 50	5,485 00	5,765 00
Silver coin	360 00	660 00	470 00	177 00
U. S. and national bank notes	3,250 00	2,250 00	1,960 00	2,065 00
Totals	\$98,646 50	\$91,479 24	\$83,986 15	\$83,990 69
Liabilities.				
Capital stock paid in	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund	1,700 00	1,900 00	1,900 00	1,900 00
Undivided profits	1,738 57	607 07	1,210 59	2,083 09
Dividends unpaid		255 50		
Individual deposits subject to check	17,174 70	14,188 65	10,941 70	13,765 91
Certificates of deposit	43,065 23	39,528 02	34,983 86	31,201 69
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$98,646 50	\$91,479 24	\$83,986 15	\$83,990 69

No. 102.

FIRST STATE BANK OF DECATUR, DECATUR.

Organized September 19, 1890.

A. B. COPLEY, *President*; E. B. COPLEY, *Vice President*; A. H. HUYOK, *Cashier*.

DIRECTORS—A. B. Copley, T. Byers, L. B. Lawrence, E. B. Copley, A. H. Huyok.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$77,008 95	\$66,686 08	\$54,282 86	\$51,411 48
Stocks, bonds and mortgages	34,508 20	37,643 20	35,443 20	35,193 20
Overdrafts	47 41	5 95	80 40	1 68
Due from banks in reserve cities	9,346 12	13,688 17	12,522 72	9,840 62
Due from other banks and bankers	275 87	70 00	1,237 16	677 13
Banking house	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate				5,000 00
Current expenses and taxes paid	1,224 18	1,510 81	2,066 19	2,390 33
Interest paid				
Exchanges for clearing house				
Checks and cash items	122 78	143 65	782 12	585 40
Nickels and cents	33 02	22 98	7 26	46 95
Gold coin	3,252 00	8,152 00	7,843 00	4,070 00
Silver coin	1,009 00	952 00	445 00	774 00
U. S. and national bank notes	3 896 00	1,396 00	949 00	4,772 00
Totals	\$134,187 98	\$133,748 34	\$119,163 41	\$118,262 79
Liabilities.				
Capital stock paid in	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund				
Undivided profits	8,558 96	9,503 65	10,682 53	11,548 08
Dividends unpaid				
Individual deposits subject to check	27,789 41	24,123 26	23,499 23	24,965 07
Certificates of deposit	16,774 24	9,748 78	54,708 40	51,431 54
Savings deposits	50,685 83	56,049 50		
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	429 54	323 15	323 15	323 15
Notes and bills rediscounted		4,000 00		
Bills payable				
Totals	\$134,187 98	\$133,748 34	\$119,163 41	\$118,262 79

No. 79.

AMERICAN BANKING AND SAVINGS ASSOCIATION, DETROIT.

Organized April 1, 1887.

W. H. STEVENS, *President*; JNO. V. MORAN, *Vice President*; CHAS. C. HODGES, *Second Vice President*; JNO. M. NICOL, *Cashier*; B. W. STEWART, *Assistant Cashier*.

DIRECTORS—JNO. V. MORAN, D. O. PALGE, H. S. HODGE, EBER WARD, LEVI L. BARBOUR, E. H. FLINT, C. C. HODGES, W. P. HOLLIDAY, R. W. STANDART, GEO. H. HOPKINS, PETER SCHULTE, JNO. M. NICOL, W. H. STEVENS.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$399,142 25	\$375,061 21	\$768,622 23	\$736,020 10
Stocks, bonds and mortgages	221,332 56	199,485 78	188,635 79	182,805 34
Overdrafts	3,395 14	4,117 08	2,608 68	2,495 78
Due from banks in reserve cities	123,092 69	129,760 14	127,943 74	170,270 63
Due from other banks and bankers	3,206 48	3,182 53	6,318 89	9,266 48
Banking house				
Furniture and fixtures	4,946 38	4,946 38	4,946 38	4,946 38
Other real estate		9,500 00	9,500 00	9,500 00
Current expenses and taxes paid	5,830 71	713 64	4,953 24	9,274 91
Interest paid				
Exchanges for clearing house	49,591 52	24,696 20	17,070 46	22,242 08
Checks and cash items	11,029 37	1,712 89	4,716 66	1,813 78
Nickels and cents	238 55	409 72	295 41	463 84
Gold coin	3,675 00	19,697 50	8,750 00	12,935 00
Silver coin	9,920 00	9,250 00	900 00	1,680 00
U. S. and national bank notes	52,006 00	14,585 00	20,303 00	61,915 00
Totals	\$1,397,406 65	\$1,302,063 07	\$1,165,964 48	\$1,224,629 37
Liabilities.				
Capital stock paid in	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund	22,228 33	23,073 31	23,073 31	23,073 31
Undivided profits	19,319 01	7,520 73	14,154 63	22,103 11
Dividends unpaid	141 13	559 13	145 13	141 13
Individual deposits subject to check	537,258 99	529,850 13	477,744 53	572,044 68
Certificates of deposit	112,330 71	75,786 28	410 00	10,774 47
Savings deposits	242,152 19	201,308 08	227,911 20	217,194 19
Certified checks		3,078 31		
Cashier's checks outstanding				
Due to banks and bankers	98,975 79	85,941 65	72,525 65	79,296 48
Notes and bills rediscounted				
Bills payable	65,000 00	75,000 00	50,000 00	
Totals	\$1,397,406 65	\$1,302,063 07	\$1,165,964 48	\$1,224,629 37

REPORT OF THE COMMISSIONER OF

No. 73.

CENTRAL SAVINGS BANK, DETROIT.

Organized April 19, 1888.

GILBERT HART, *President*; CONRAD CLIPPETT, *Vice President*; JOSEPH C. HART, *Cashier*.

DIRECTORS—Chas. K. Latham, W. E. Barker, M. H. Chamberlain, Joseph C. Hart, Conrad Clippett, Gilbert Hart, A. A. Ballou, Wm. T. Gage.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$154,879 20	\$129,139 04	\$107,923 53	\$107,063 30
Stocks, bonds and mortgages.....	309,970 89	298,472 52	285,458 09	282,678 29
Overdrafts.....	555 00	589 36	1,083 77	1,154 96
Due from banks in reserve cities.....	89,325 90	40,115 86	34,671 59	67,386 63
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	2,964 11	2,964 11	2,964 11	2,964 11
Other real estate.....	2,500 00	2,500 00	2,500 00	2,500 00
Current expenses and taxes paid.....	4,155 08	208 48	2,949 24	4,906 91
Interest paid.....	899 07	126 69	259 41	5,677 40
Exchanges for clearing house.....	2,749 13	4,748 58	3,862 21	1,667 66
Checks and cash items.....	1,788 55	1,880 98	1,593 05	1,696 14
Nickels and cents.....	53 12	141 08	37 16	40 44
Gold coin.....	1,112 50	10,775 00	10,370 00	20,917 50
Silver coin.....	1,540 20	1,103 88	598 20	1,149 75
U. S. and national bank notes.....	15,532 00	20,022 00	22,135 00	9,967 00
Totals.....	\$587,819 75	\$512,538 48	\$476,505 48	\$509,742 09
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	7,500 00	8,000 00	8,000 00	8,000 00
Undivided profits.....	9,323 01	611 15	5,816 08	11,713 84
Dividends unpaid.....		102 00	12 00	
Individual deposits subject to check.....	98,250 10	79,826 08	62,609 99	80,455 28
Certificates of deposit.....	19,616 94	14,016 94	12,876 60	12,467 56
Savings deposits.....	852,011 02	296,067 70	281,149 06	286,413 49
Certified checks.....	266 18	398 18	106 06	691 92
Cashier's checks outstanding.....	852 50	150 00		
Due to banks and bankers.....				
Notes and bills rediscounted.....		12,876 48	5,935 69	
Bills payable.....				
Totals.....	\$587,819 75	\$512,538 48	\$476,505 48	\$509,742 09

No. 82.

CITIZENS' SAVINGS BANK, DETROIT.

Organized March 2, 1885.

C. B. HUBBARD, *President*; R. H. FYFE, *Vice President*; EDWIN F. MACK, *Cashier*;
FRANK F. TILLOTSON, *Assistant Cashier*.

DIRECTORS—John H. Avery, Levi L. Barbour, Thos. Berry, C. A. Kent, Christian Mack, Ann Arbor, Edwin F. Mack, R. H. Fyfe, Ransom Gillis, C. B. Hubbard, W. F. Jewell, Herman Rohns, Wm. L. Smith, C. H. Werner, Homer Warren.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$908,338 09	\$711,587 40	\$690,021 66	\$734,186 52
Stocks, bonds and mortgages.....	502,164 58	475,926 66	475,900 21	457,129 76
Overdrafts.....	338 01	471 07	607 82	366 28
Due from banks in reserve cities.....	61,934 30	56,584 41	75,857 10	92,924 96
Due from other banks and bankers.....	4,838 92	12,166 48	4,629 61	11,111 63
Banking house.....				
Furniture and fixtures.....	3,817 52	3,817 52	3,817 53	3,817 52
Other real estate.....	750 00	6,560 00	6,560 00	6,560 00
Current expenses and taxes paid.....	2,034 62	248 88		4,281 64
Interest paid.....				
Exchanges for clearing house.....	15,918 85	15,905 02	26,214 89	8,550 88
Checks and cash items.....	1,629 02	2,180 67	6,912 19	1,569 29
Nickels and cents.....	255 87	81 07	188 49	83 49
Gold coin.....	37,780 00	1,525 00	23,800 00	30,775 00
Silver coin.....	16,151 00	4,873 00	2,836 00	2,780 00
U. S. and national bank notes.....	56,894 00	52,119 00	79,712 00	102,397 00
Totals.....	\$1,507,844 29	\$1,344,046 19	\$1,395,567 50	\$1,457,155 52
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits.....	41,568 78	38,443 51	32,794 53	39,278 19
Dividends unpaid.....				
Individual deposits subject to check.....	355,569 24	297,063 16	467,836 15	435,624 55
Certificates of deposit.....	52,105 00	252,947 99	24,982 87	26,333 99
Savings deposits.....	572,677 46	340,470 80	443,881 85	443,443 66
Certified checks.....	318 00	4,195 36	4,503 27	3,426 37
Cashier's checks outstanding.....		4,640 41	900 00	
Due to banks and bankers.....	210,805 81	181,234 96	145,718 83	179,048 77
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,507,844 29	\$1,344,046 19	\$1,395,567 50	\$1,457,155 52

REPORT OF THE COMMISSIONER OF

No. 37.

THE CITY SAVINGS BANK, DETROIT.

Organized October 25, 1889.

W. H. BRACE, *President*; GEO. R. ANGELL, *Vice President*; W. G. VINTON, *Second Vice President*; F. B. HARPER, *Cashier*; H. B. ANDREWS, *Assistant Cashier*.

DIRECTORS—W. H. Brace, G. R. Angell, A. Grosfield, J. A. Remick, George S. Davis, F. C. Pingree, W. L. Andrus, Jno. S. Gray, W. G. Vinton, Geo. Dingwall, F. A. Noah, Lawrence Depew, F. B. Harper.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$1,234,233 39	\$1,004,604 97	\$1,050,508 62	\$1,005,844 67
Stocks, bonds and mortgages.....	289,060 00	\$12,185 00	291,975 09	291,350 00
Overdrafts.....	725 12	1,210 74	1,024 97	1,431 32
Due from banks in reserve cities.....	87,531 97	38,964 02	162,822 81	208,797 15
Due from other banks and bankers.....	25,295 45	17,887 32	8,277 73	22,987 93
Banking house.....				
Furniture and fixtures.....	6,020 00	6,000 00	6,000 00	6,000 00
Other real estate.....			3,890 00	3,880 00
Current expenses and taxes paid.....	7,447 17	5,115 97	8,623 35	13,450 82
Interest paid.....	947 22	24 98		12,095 57
Exchanges for clearing house.....	46,887 58	18,722 45	24,145 09	24,999 99
Checks for cash items.....		1,286 25	1,471 20	1,055 14
Nicksels and cents.....	134 16	218 05	387 20	107 21
Gold coin.....	4,672 50	4,906 00	1,760 00	3,055 00
Silver coin.....	15,796 75	5,916 80	898 55	2,391 15
U. S. and national bank notes.....	54,919 00	75,278 00	50,915 00	43,297 00
Totals.....	\$1,773,110 31	\$1,491,719 55	\$1,612,664 52	\$1,640,702 95
Liabilities.				
Capital stock paid in.....	\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00
Surplus fund.....	12,250 00	13,000 00	13,700 00	13,708 00
Undivided profits.....	28,718 50	13,317 99	21,614 11	36,255 10
Dividends unpaid.....		7,500 00	495 00	98 00
Individual deposits subject to check.....	397,749 99	267,058 71	656,790 89	593,351 83
Certificates of deposit.....	215,614 81	136,074 81	36,947 82	63,270 39
Savings deposits.....	719,232 39	675,290 98	587,698 47	587,816 44
Certified checks.....	1,064 99	1,973 67	465 88	555 50
Cashier's checks outstanding.....				
Due to banks and bankers.....	98,479 68	32,857 81	31,375 06	84,112 86
Notes and bills rediscounted.....		44,646 08	80,577 29	11,647 83
Bills payable.....	50,000 00	50,000 00		
Totals.....	\$1,773,110 31	\$1,491,719 55	\$1,612,664 52	\$1,640,702 95

No. 47.

DETROIT SAVINGS BANK, DETROIT.

Organized 1849. Reorganized July 18, 1871.

SIDNEY D. MILLER, *President*; FREDERIC B. SIBLEY, *Vice President*; EUSTACE C. BOWMAN, *Cashier*.

DIRECTORS—Sidney D. Miller, Jas. E. Pittman, Frederic B. Sibley, Geo. Jerome, James McMillan, Geo. Hendrie, Chas. A. Deap, William K. Anderson, E. A. Chapoton.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 8.	Report of Dec. 19.
Loans and discounts	\$1,628,005 12	\$1,596,759 86	\$1,521,155 21	\$1,430,703 89
Stocks, bonds and mortgages	3,006,662 19	2,452,725 52	2,799,387 14	2,741,277 87
Overdrafts	3,667 06	3,741 30	1,373 33	1,197 48
Due from banks in reserve cities	466,374 45	347,302 88	297,625 45	290,024 37
Due from other banks and bankers	13,312 43	10,950 09	5,919 63	5,380 51
Banking house				
Furniture and fixtures	10,000 00	9,000 00	9,000 00	9,000 00
Other real estate				
Current expenses and taxes paid	14,157 92	594 99	9,016 23	19,550 87
Interest paid	3,070 50		492 85	2,665 92
Exchanges for clearing house	13,951 34	20,216 75	32,447 98	11,845 50
Checks and cash items	2,535 88	4,543 70	3,590 98	6,145 73
Nickels and cents	162 93	455 09	1,053 77	1,004 11
Gold coin	209,806 00	249,723 00	277,123 00	279,903 00
Silver coin	10,256 25	7,051 25	8,846 15	12,164 55
U. S. and national bank notes	185,610 00	128,558 00	91,498 00	135,471 00
Totals	\$5,566,374 07	\$5,329,562 43	\$5,058,529 67	\$4,945,904 60
Liabilities.				
Capital stock paid in	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits	259,125 55	226,013 96	265,478 77	303,034 59
Dividends unpaid		10,000 00	10,000 00	
Individual deposits subject to check	350,661 97	309,780 79	317,433 10	331,397 76
Certificates of deposit	38,220 78	23,594 08	20,621 99	74,453 19
Savings deposits	4,522,164 44	4,287,769 35	4,010,088 61	3,766,267 49
Certified checks	1,224 55	3,569 68	2,370 95	4,054 69
Cashier's checks outstanding				
Due to banks and bankers	94,976 78	121,479 21	85,407 59	142,448 22
Notes and bills rediscounted		47,406 41	47,123 66	23,623 66
Bills payable				
Totals	\$5,566,374 07	\$5,329,562 43	\$5,058,529 67	\$4,945,904 60

No. 94.

THE DETROIT RIVER SAVINGS BANK, DETROIT.

Organized March 26, 1890.

AARON A. PARKER, *President*; GEO. W. EDWARDS, *Vice President*; G. S. ROBINSON, *Cashier*;
GEO. R. BEARD, *Assistant Cashier*.

DIRECTORS—Wm. Hendrie, A. R. Munger, A. A. Parker, J. E. Pittman, J. H. McMillan, J. W. Dailey,
Cameron Currie, G. W. Edwards, Sidney, T. Miller, John Pridgeon, Jr.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$219,005 61	\$209,812 84	\$194,446 90	\$195,506 12
Stocks, bonds and mortgages.....	81,855 09	74,280 00	73,280 00	73,580 00
Overdrafts.....	15 08	688 12	63 22	427 70
Due from banks in reserve cities.....	\$3,199 15	55,271 81	27,580 85	54,888 60
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	1,050 80	1,050 80	1,050 80	1,050 80
Other real estate.....				
Current expenses and taxes paid.....	1,676 17	128 27	2,900 75	3,875 68
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	6,477 95	4,242 88	8,841 29	1,679 33
Nickels and cents.....	36 18	40 28	29 62	21 22
Gold coin.....	225 00	300 00	210 00	87 50
Silver coin.....	402 00	678 00	664 00	320 00
U. S. and national bank notes.....	1,908 00	3,158 00	3,288 00	1,634 00
Totals.....	\$345,850 94	\$349,098 50	\$312,355 43	\$333,070 95
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	7,000 00	8,000 00	8,000 00	8,000 00
Undivided profits.....	4,402 27	799 06	2,963 61	6,827 86
Dividends unpaid.....		3,000 00		
Individual deposits subject to check.....	94,344 06	121,183 87	106,298 67	105,516 98
Certificates of deposit.....	500 00	1,000 00	65 00	
Savings deposits.....	112,868 92	99,514 45	85,063 15	102,726 16
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	10,000 00	10,000 00	10,000 00	10,000 00
Notes and bills rediscounted.....	15,735 69	5,601 12		
Bills payable.....				
Totals.....	\$345,850 94	\$349,098 50	\$312,355 43	\$333,070 95

No. 9.

THE DIME SAVINGS BANK, DETROIT.

Organized April 5, 1884.

SULLIVAN M. CUTOCHRON, *President*; JAMES E. SCRIPPS, *Vice President*; W. LIVINGSTONE, JR., *Second Vice President*; C. A. WARREN, *Cashier*; C. S. FLEMING, *Assistant Cashier*.

DIRECTORS—S. M. Cutocheon, Geo. H. Barbour, J. L. Hudson, C. A. Warren, Jas. E. Scripps, Wm. Livingstone, Jr., Jas. B. McKay, Bethune Duffield, Marshall H. Godfrey.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$542,927 37	\$452,651 48	\$391,540 48	\$363,444 31
Stocks, bonds and mortgages	772,187 23	579,219 39	557,894 87	544,375 13
Overdrafts	238 11	892 12	371 87	269 34
Due from banks in reserve cities	143,081 56	131,117 22	84,985 49	89,855 16
Due from other banks and bankers	493 42	438 45	453 55	173 45
Banking house				
Furniture and fixtures		2,517 50	1,349 45	1,349 45
Other real estate	72,236 56	80,986 56	82,686 56	82,686 56
Current expenses and taxes paid	2,337 23	1,003 09	645 10	5,430 46
Interest paid	595 44	805 17	8 42	13,693 11
Exchanges for clearing house		11,738 97		11,524 96
Checks and cash items	8,236 81		21,796 54	2,270 89
Nickels and cents	253 96	248 66	291 34	468 34
Gold coin	15,490 00	1,096 50	21,042 50	25,765 00
Silver coin	5,708 90	2,149 74	2,023 75	2,836 25
U. S. and national bank notes	22,430 00	18,057 00	29,603 00	21,379 00
Totals	\$1,536,215 57	\$1,282,366 85	\$1,194,697 92	\$1,165,621 41
Liabilities.				
Capital stock paid in	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	27,000 00	28,000 00	29,000 00	30,000 00
Undivided profits	17,710 09	6,164 90	10,524 56	24,775 34
Dividends unpaid	74 00	202 00	1,646 00	24 00
Individual deposits subject to check	197,830 70	163,781 23	157,223 97	166,005 46
Certificates of deposit	220,697 50	65,193 27		5,210 77
Savings deposits	867,342 31	797,864 40	733,681 43	720,553 46
Certified checks	1,247 29	297 38	1,431 93	892 86
Cashier's checks outstanding			100 00	
Due to banks and bankers	34,313 68	5,859 75	4,790 15	3,159 52
Notes and bills rediscounted		15,023 92	56,290 83	15,000 00
Bills payable				
Totals	\$1,536,215 57	\$1,282,366 85	\$1,194,697 92	\$1,165,621 41

FIDELITY LOAN AND TRUST COMPANY, DETROIT.

R. W. GILLETT, *President*; F. W. HAYES, *Vice President*; J. P. GILMORE, *Secretary*.

DIRECTORS—R. W. Gillett, Wm. H. Elliott, Jas. D. Standish, F. W. Hayes, Jas. E. Davis, A. E. F. White, C. A. Black, H. S. Pingree, Jno. Canfield, W. R. Burt, W. D. Preston.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts				
Stocks, bonds and mortgages	\$16,000 00	\$16,000 00	\$16,000 00	\$16,000 00
Overdrafts				
Due from banks in reserve cities				
Due from other banks and bankers				
Banking house				
Furniture, fixtures and expense account	51,371 83	52,209 03	52,877 40	53,353 03
Other real estate				
Current expenses and taxes paid				
Interest paid				
Exchanges for clearing house				
Checks and cash items				
Nickels and cents				
Gold coin				
Silver coin				
U. S. and national bank notes				
Totals	\$87,371 83	\$88,209 03	\$88,877 40	\$89,353 03
Liabilities.				
Capital stock paid in	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund				
Undivided profits	20,600 61	21,252 68	21,839 48	22,637 73
Dividends unpaid				
Individual deposits subject to check				
Certificates of deposit				
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	16,771 22	16,956 35	17,087 92	16,715 30
Notes and bills rediscounted				
Bills payable				
Totals	\$87,371 83	\$88,209 03	\$88,877 40	\$89,353 03

No. 5.

GERMAN AMERICAN BANK, DETROIT.

Organized February 3, 1888.

JOHN S. GRAY, *President*; CHAS. E. KANTER, *Vice President*; F. B. HARPER, *Secretary*;
GEO. H. KIROHNER, *Assistant Cashier*.DIRECTORS—Edward Kanter, H. L. Kanter, C. E. Kanter, John S. Gray, F. B. Harper, W. H. Brace,
Geo. R. Angell.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$403,255 93	\$409,136 46	\$238,678 14	\$164,794 85
Stocks, bonds and mortgages.....	344,709 56	367,025 56	361,800 56	329,359 00
Overdrafts.....	2,425 75	825 82	1,596 16	509 93
Due from banks in reserve cities.....	266,983 08	105,310 14	94,514 50	153,219 25
Due from other banks and bankers.....	9,643 63	8,395 62	9,625 00	8,054 49
Banking house.....				
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....				
Current expenses and taxes paid.....	4,506 80	5,459 14	1,309 80	6,590 44
Premiums paid.....	2,000 00	2,000 00	2,000 00	2,000 00
Exchanges for clearing house.....	14,680 98	14,104 04	6,008 58	8,556 55
Checks and cash items.....	2,205 84	2,843 06	3,002 53	852 29
Nickels and cents.....	167 55	391 34	392 85	292 67
Gold coin.....	66,695 00	74,880 00	90,482 50	91,475 00
Silver coin.....	6,762 25	12,995 75	8,177 50	7,081 60
U. S. and national bank notes.....	88,641 00	136,386 00	251,089 00	267,908 00
Totals.....	\$1,210,670 32	\$1,142,708 53	\$1,061,127 75	\$1,088,648 57
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits.....	13,579 28	10,299 28	6,887 18	7,254 61
Dividends unpaid.....				
Individual deposits subject to check.....	322,112 63	265,903 36	269,952 98	213,346 29
Certificates of deposit.....	1,850 00	150 00	550 00	1,854 00
Savings deposits.....	706,963 21	729,167 32	643,539 38	662,395 89
Certified checks.....				8,416 53
Cashier's checks outstanding.....				
Due to banks and bankers.....	61,165 25	32,183 57	34,948 81	40,436 75
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,210,670 32	\$1,142,708 53	\$1,061,127 75	\$1,088,648 57

No. 90.

THE HOME SAVINGS BANK, DETROIT.

Organized December 11, 1888.

JAMES MCGREGOR, *President*; JOS. TAYLOR, *Vice President*; W. H. ELLIS, *Second Vice President*,
 C. I. FARRELL, *Third Vice President*; J. S. SCHMITTDIEL, *Cashier*; J. H. HAASS, *Assistant Cashier*.
 DIRECTORS—Jas. McGregor, C. I. Farrell, Geo. W. Radford, W. H. Ellis, Jos. Taylor, Jno. S. Schmittidial
 A. G. Boynton, O. W. Shipman, L. Connor, Geo. Weber, Edwin F. Conely, Fred Guenther.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$778,782 80	\$682,969 11	\$573,853 18	\$511,302 68
Stocks, bonds and mortgages	318,591 64	369,867 69	298,689 76	288,665 82
Overdrafts				
Due from banks in reserve cities	60,431 63	20,837 01	17,430 30	27,487 26
Due from other banks and bankers	120,744 33	97,474 71	94,041 57	77,740 29
Banking house	3,076 38	3,146 06	3,146 06	3,146 06
Furniture and fixtures	9,122 15	9,586 67	9,904 25	9,902 75
Other real estate				
Current expenses and taxes paid	3,189 41	6,604 01	4,307 54	8,675 11
Interest paid	1,075 91	10,165 63	15,153 55	16,707 14
Exchanges for clearing house	25,240 51	22,834 12	25,989 44	19,802 74
Checks and cash items				
Nickels and cents	125 53	161 97	220 83	180 27
Gold coin	15,965 00	7,235 00	5,690 00	6,255 00
Silver coin	5,417 00	892 50	539 00	2,066 50
U. S. and national bank notes	45,270 00	62,608 00	24,655 00	36,372 00
Totals	\$1,383,022 34	\$1,234,402 48	\$1,063,720 48	\$1,006,283 72
Liabilities.				
Capital stock paid in	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits	8,708 54	20,636 38	13,372 34	27,985 94
Dividends unpaid				
Individual deposits subject to check	413,781 96	313,096 41	225,125 24	196,446 50
Certificates of deposit	846 00	61,650 00	39,298 54	16,773 49
Savings deposits	626,221 11	526,584 99	469,177 66	437,864 17
Certified checks	4,645 36	2,697 54	1,161 80	149 00
Cashier's checks outstanding				
Due to banks and bankers	107,324 87	89,787 16	80,614 90	73,193 76
Notes and bills rediscounted				35,930 56
Bills payable			10,000 00	
Totals	\$1,383,022 34	\$1,234,402 48	\$1,063,720 48	\$1,006,283 72

No. 161.

McLELLAN & ANDERSON SAVINGS BANK, DETROIT.

Organized May 18, 1898.

ANDREW McLELLAN, *President*; HENRY CORVIE, *Vice President*; GEO. ANDERSON, *Cashier*.

DIRECTORS—Andrew McLellan, Geo. Anderson, J. B. Book, S. C. Sutter, Thos. S. Jerome, Henry Corvie, Geo. L. Beecher, James H. McDonald, W. Brandenburg.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts		\$378,589 19	\$254,294 53	\$362,369 07
Stocks, bonds and mortgages		92,563 53	109,015 05	104,866 74
Overdrafts		512 12	821 95	717 06
Due from banks in reserve cities		25,224 46	11,425 98	20,326 60
Due from other banks and bankers		291 40	109 53	132 70
Banking house				
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid		1,496 48	5,158 12	7,360 25
Interest paid		278 92	798 31	2,746 34
Exchanges for clearing house		5,543 14	6,324 53	1,100 30
Checks and cash items		512 71	911 07	441 83
Nickels and cents		61 87	41 41	9 81
Gold coin		10,085 00	10,650 00	10,605 00
Silver coin		414 60	241 25	197 80
U. S. and national bank notes		6,135 00	7,604 00	3,069 00
Totals		\$416,906 41	\$407,335 70	\$414,011 90
Liabilities.				
Capital stock paid in		\$146,700 00	\$150,000 00	\$150,000 00
Surplus fund				
Undivided profits		3,632 00	9,492 00	16,972 00
Dividends unpaid				
Individual deposits subject to check		109,415 37	87,278 82	79,848 88
Certificates of deposit		37,169 61		
Savings deposits		119,978 43	120,204 87	126,791 08
Certified checks				
Cashier's checks outstanding		15 00	60 01	100 00
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable			30,300 00	30,300 00
Totals		\$416,906 41	\$407,335 70	\$414,011 90

REPORT OF THE COMMISSIONER OF

No. 4.

THE MECHANICS' BANK, DETROIT.

Organized October 10, 1871.

E. H. BUTLER, *President*; WM. A. BUTLER, JR., *Cashier*.DIRECTORS—E. H. Butler, J. Huff Jones, Wm. A. Butler, Jr., Allan Shelden, Fred E. Butler, J. J. Clark
Herbert Bowen.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$777,104 29	\$556,254 25	\$471,116 58	\$544,929 14
Stocks, bonds and mortgages.....	421,390 98	444,233 12	409,273 62	417,546 12
Overdrafts.....	19 52	249 77	256 84	296 88
Due from banks in reserve cities.....	193,481 96	174,617 37	174,667 00	158,795 95
Due from other banks and bankers.....	4,119 78	5,761 61	4,297 48	1,879 14
Banking house.....				
Furniture and fixtures.....				
Other real estate.....	9,780 00	8,780 00	8,780 00	8,780 00
Current expenses and taxes paid.....	4,991 60	8,470 68	12,718 29	15,199 85
Premiums paid.....	4,267 25	500 00	4,267 25	4,267 25
Exchanges for clearing house.....	4,588 87	17,679 54	6,661 25	7,918 68
Checks and cash items.....	1,990 86	565 81	1,348 66	646 56
Nickels and cents.....	111 56	88 75	186 67	142 42
Gold coin.....	21,290 00	29,000 00	17,125 00	2,000 00
Silver coin.....	11,783 00	4,511 00	3,120 00	5,857 00
U. S. and national bank notes.....	58,457 00	39,058 00	28,862 00	29,614 00
Totals.....	\$1,513,336 67	\$1,299,779 91	\$1,142,170 64	\$1,197,862 99
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits.....	20,218 68	15,106 40	25,650 07	26,559 47
Dividends unpaid.....				
Individual deposits subject to check.....	433,865 88	334,855 55	219,870 78	255,323 13
Certificates of deposit.....	6,220 81	5,924 86	10,824 66	8,167 89
Savings deposits.....	892,404 12	800,032 66	758,752 17	764,845 64
Certified checks.....	500 00	500 00	512 70	5,625 08
Cashier's checks outstanding.....		226 91		1,975 12
Due to banks and bankers.....	30,733 23	8,184 08	1,580 26	9,856 66
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,513,336 67	\$1,299,779 91	\$1,142,170 64	\$1,197,862 99

No. 81.

MICHIGAN SAVINGS BANK, DETROIT.

Organized February 19, 1877.

GEORGE PECK, *President*; JNO. H. KAPLE, *Vice President*; SAMUEL R. MUMFORD, *Treasurer*.

DIRECTORS—Jas. D. Standish, A. G. Lindsay, Clarence M. Burton, Henry A. Cleland, Simon J. Murphy, Geo. W. Latimer, John H. Kaple, Samuel E. Mumford, Geo. Peck, Geo. W. Balch, John Ward.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$702,526 76	\$616,831 63	\$537,374 36	\$460,613 80
Stocks, bonds and mortgages	717,757 84	704,337 84	696,690 10	680,527 42
Overdrafts.....	1,502 10	228 40	170 55	297 30
Due from banks in reserve cities	202,880 80	177,961 95	160,694 98	195,894 82
Due from other banks and bankers				
Banking house				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	3,027 41	3,027 41	3,027 41	4,290 34
Current expenses and taxes paid.....	32 86	829 99	11 12	230 03
Interest paid.....				18 00
Exchanges for clearing house.....	12,815 88	3,762 01	15,598 36	8,289 51
Checks and cash items.....	1,580 80	2,455 44	1,539 96	1,690 10
Nickles and cents	26 47	11 80	38 68	15 69
Gold coin.....	48,711 00	54,820 20	50,362 30	49,280 75
Silver coin.....	3,793 35	506 60	2,202 70	3,235 30
U. S. and national bank notes	21,821 00	21,631 00	38,851 00	39,011 00
Totals	\$1,718,426 27	\$1,587,903 27	\$1,508,551 52	\$1,445,334 06
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits.....	35,716 79	40,491 63	32,091 27	36,601 01
Dividends unpaid.....	100 00	100 00	100 00	100 00
Individual deposits subject to check	161,196 59	163,567 84	174,018 26	175,700 95
Certificates of deposit.....	1,874 31	1,248 23	40,762 71	1,214 27
Savings deposits	1,332,323 61	1,197,408 30	1,077,153 48	1,083,872 35
Certified checks	1,876 03	712 27	176 95	303 00
Cashier's checks outstanding		156 69	74 48	
Due to banks and bankers.....	5,388 94	4,228 81	4,169 37	18,043 48
Notes and bills rediscounted.....				
Bills payable.....				
Totals	\$1,718,426 27	\$1,587,903 27	\$1,508,551 52	\$1,445,334 06

No. 15.

THE PENINSULAR SAVINGS BANK, DETROIT.

Organized August 27, 1887.

A. CHAPOTON, JR., *President*; JNO. M. DWYER, *Vice President*; JOS. PERRIEN, *2d Vice President*; JOS. B. MOORE, *Cashier*; J. H. JOHNSON, *Assistant Cashier*.

DIRECTORS—E. O. GROSVENOR, H. BECKER, J. PERRIEN, THOS. BARLUM, W. M. JOHNSON, F. HOWARD, W. P. RATIGAN, GEO. HANLEY, S. C. KARRER, S. SIMON, M. BRENNAN, J. B. MOORE, G. W. LEE, J. M. DWYER, A. CHAPOTON, JR., S. W. CLARKSON, ALBERT H. WEBB.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$2,469,925 49	\$1,825,159 30	\$1,957,010 56	\$1,639,943 84
Stocks, bonds and mortgages.....	684,557 62	706,007 62	692,610 44	674,955 90
Overdrafts.....	1,493 42	857 19	432 29	8,896 64
Due from banks in reserve cities.....	696,576 89	658,909 11	668,188 05	698,802 47
Due from other banks and bankers.....	19,084 60	15,877 74	14,842 07	7,784 48
Banking house.....	175,000 00	175,000 00	175,000 00	175,000 00
Furniture and fixtures.....	11,500 00	11,500 00	11,500 00	11,500 00
Other real estate.....	1,731 41	1,731 41	2,461 86	2,461 86
Current expenses and taxes paid.....	16,179 91	471 71	10,982 04	18,547 16
Interest paid.....	51,202 78	848 17	41,997 13	47,963 81
Exchanges for clearing house.....	17,173 10	24,253 05	19,583 20	9,367 87
Checks and cash items.....	15,500 12	28,969 65	30,848 88	8,708 08
Nickels and cents.....	826 50	349 95	277-37	211 99
Gold coin.....	11,072 50	10,735 00	67,972 50	50,810 00
Silver coin.....	16,169 88	13,390 50	11,447 50	13,536 00
U. S. and national bank notes.....	53,870 00	96,304 00	196,663 00	163,793 00
Totals.....	\$4,243,864 22	\$3,561,364 40	\$4,101,311 89	\$3,580,567 55
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	60,000 00	60,000 00	62,500 00	62,500 00
Undivided profits.....	84,942 28	37,598 55	66,451 76	88,103 17
Dividends unpaid.....	147 84	115 84	142 55	100 89
Individual deposits subject to check.....	1,728,505 71	1,568,316 60	2,302,435 43	1,627,330 63
Certificates of deposit.....	258,450 65	124,887 55	87,966 62	57,069 84
Savings deposits.....	1,028,730 45	845,992 90	725,064 50	671,010 70
Certified checks.....	18,831 77	9,870 15	3,720 58	5,029 07
Cashier's checks outstanding.....	50,234 90	44,826 36		4,184 86
Due to banks and bankers.....	524,120 62	869,961 45	278,121 06	351,082 56
Notes and bills rediscounted.....			124,909 39	164,205 83
Bills payable.....				
Totals.....	\$4,243,864 22	\$3,561,364 40	\$4,101,311 89	\$3,580,567 55

No. 52.

PEOPLE'S SAVINGS BANK, DETROIT.

Organized January 1, 1872.

M. W. O'BRIEN, *President*; F. A. SCHULTE, *Vice President*; G. E. LAWSON, *Cashier*;
R. W. SMYLLIE, *Auditor*.DIRECTORS—F. F. Palma, George E. Lawson, John Mark, Joseph Schulte, W. C. Yawkey, M. W. O'Brien,
W. B. Moran, F. A. Schulte, D. Whitney, Jr., Patrick Fitzsimons, George H. Barbour, Jeremiah Dwyer,
H. W. Candler, Clarence Carpenter, C. A. Ducharme, Fred T. Moran, James L. Edison.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$2,140,529 80	\$1,814,568 63	\$1,698,212 30	\$1,231,818 60
Stocks, bonds and mortgages.....	4,420,005 58	4,126,846 23	3,597,999 34	3,610,009 52
Overdrafts.....	2,140 69	567 31	381 14	1,758 69
Due from banks in reserve cities.....	638,636 39	614,242 21	542,893 82	574,282 97
Due from other banks and bankers	14,381 40	26,840 98	9,456 17	6,795 75
Banking house.....				
Furniture and fixtures.....	18,975 00	16,500 00	16,500 00	16,500 00
Other real estate.....	161,408 68	172,521 41	162,189 26	163,022 83
Current expenses and taxes paid.....			78 36	1,983 25
Interest paid.....			38 07	6,680 59
Exchanges for clearing house	126,581 98	11,428 94	36,956 86	14,561 83
Checks and cash items.....	2,446 31	525 79	1,583 27	1,599 13
Nickels and cents	431 18	428 30	413 12	575 58
Gold coin.....	82,912 50	98,072 50	206,892 50	207,040 00
Silver coin.....	11,880 00	11,095 00	10,885 00	12,960 00
U. S. and national bank notes.....	265,327 00	290,688 00	156,727 00	157,061 00
Totals	\$7,980,606 51	\$7,184,120 25	\$6,440,161 21	\$6,006,549 54
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	125,000 00	125,000 00	125,000 00	125,000 00
Undivided profits.....	138,258 25	97,576 47	124,783 59	148,486 30
Dividends unpaid.....				
Individual deposits subject to check.....	609,054 49	517,913 22	455,442 43	555,560 48
Certificates of deposit.....	66,342 25	78,398 83	73,083 97	67,561 71
Savings deposits.....	6,283,775 27	5,702,847 99	5,046,791 83	4,485,293 26
Certified checks.....	8,706 17	7,848 23	1,568 55	5,081 87
Cashier's checks outstanding				
Due to banks and bankers.....	199,470 08	135,040 51	113,540 84	124,582 92
Notes and bills rediscounted.....				
Bills payable.....				
Totals	\$7,930,606 51	\$7,184,120 25	\$6,440,161 21	\$6,006,549 54

REPORT OF THE COMMISSIONER OF

No. 7.

STATE SAVINGS BANK, DETROIT.

Organized October 24, 1883.

GEO. H. RUSSEL, *President*; M. S. SMITH, *Vice President*; R. S. MASON, *Cashier*; A. E. WING, *Assistant Cashier*.

DIRECTORS—Wm. C. Colburn, Wm. C. McMillan, Geo. H. Russel, Robert S. Mason, Martin S. Smith, Hugh McMillan, Henry Russel, Frank J. Hecker, Chas. Stinchfield, Henry B. Ledyard, Russell A. Alger, Clarence L. Freer, Harvey C. Parke, W. H. Elliot, Henry M. Campbell.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$1,904,879 63	\$1,804,037 40	\$1,584,224 25	\$1,474,135 78
Stocks, bonds and mortgages.....	1,492,953 87	1,451,303 27	1,320,051 77	1,310,180 83
Overdrafts.....	817 21	4,217 90	6,548 67	8,528 17
Due from banks in reserve cities.....	360,841 83	282,488 37	215,406 39	274,965 18
Due from other banks and bankers.....	27,320 45	52,887 15	40,293 67	31,286 27
Banking house.....				
Furniture and fixtures.....	2,500 00	2,500 00	7,000 00	7,000 00
Other real estate.....				
Current expenses and taxes paid.....	256 28	2,191 89	213 60	1,328 86
Interest paid.....	916 87	3,938 31	880 95	2,624 04
Exchanges from clearing house.....	17,417 80	17,708 20	16,332 71	30,888 84
Checks and cash items.....	29,628 50	31,964 80	1,960 10	2,563 14
Nickels and cents.....	1,180 39	719 41	227 89	1,049 23
Gold coin.....	97,808 50	55,907 50	107,268 80	107,792 40
Silver coin.....	11,060 15	31,888 80	21,755 50	31,696 06
U. S. and national bank notes.....	104,323 00	79,533 00	73,270 00	91,528 00
Totals.....	\$4,052,874 48	\$3,821,306 00	\$3,400,512 80	\$3,370,461 79
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	29,898 15	37,418 71	32,555 29	36,195 74
Dividends unpaid.....				
Individual deposits subject to check.....	712,612 93	635,189 58	636,169 72	661,889 74
Certificates of deposit.....	206,033 25	157,154 25	207,777 60	157,512 50
Savings deposits.....	2,689,330 96	2,368,111 88	2,129,218 17	2,109,776 42
Certified checks.....	500 00	619 70	23 28	176 96
Cashier's checks outstanding.....	904 82	12,275 50	22,166 29	15,070 04
Due to banks and bankers.....	112,094 37	110,586 88	72,602 45	89,590 39
Notes and bills rediscounted.....				
Bills payable.....	50,000 00	200,000 00		
Totals.....	\$4,052,874 48	\$3,821,306 00	\$3,400,512 80	\$3,370,461 79

THE UNION TRUST COMPANY, DETROIT.

D. M. FERRY, *President*; W. C. McMILLAN, *First Vice President*; J. L. EDSON, *Second Vice President*; ELWOOD T. HANCE, *Secretary and Treasurer*.

DIRECTORS—J. L. Edson, W. H. Elliott, W. C. Colburn, S. D. Miller, H. B. Ledyard, Geo. H. Barbour, W. C. McMillan, James McMillan, F. J. Hecker, D. Whitney, Jr., R. A. Alger, D. M. Ferry, M. W. O'Brien, M. S. Smith, Geo. H. Russell, Hugh McMillan, F. W. Hayes, Simon J. Murphy, Geo. H. Hopkins, A. E. F. White, Charles Stinchfield, James D. Standish.

EXECUTIVE COMMITTEE—D. M. Ferry *ex officio* chairman, Hugh McMillan, D. Whitney, Jr., F. W. Hayes, M. W. O'Brien, W. C. Colburn, M. S. Smith, S. D. Miller, W. C. McMillan.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$78,250 00	\$104,610 67	\$114,965 43	\$114,775 50
Stock, bonds and mortgages	713,128 41	661,453 00	660,353 00	635,653 00
Overdrafts				
Due from banks in reserve cities	8,241 66	27,442 90	9,203 28	13,595 90
Due from other banks and bankers				
Banking house				
Furniture and fixtures	1,419 75	1,472 83	1,547 88	1,552 83
Other real estate				
Current expenses and taxes paid	2,358 06	3,066 69	9,312 27	10,021 11
Interest paid				
Exchanges for clearing house				
Checks and cash items			82 79	44 78
Nickels and cents				
Gold coin				
Silver coin				
U. S. and national bank notes				
Totals	\$903,397 88	\$798,076 09	\$795,454 59	\$775,643 12
Liabilities.				
Capital stock paid in	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund				
Undivided profits	30,008 82	37,138 99	41,824 89	43,024 76
Dividends unpaid				
Individual deposits subject to check	458 42	39,299 40	52,135 81	43,702 47
Certificates of deposit	223,257 19	184,160 49	169,498 89	151,915 89
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	17,678 45	5,427 21		
Notes and bills rediscounted				
Bills payable	32,000 00	32,000 00	32,000 00	32,000 00
Totals	\$903,397 88	\$798,076 09	\$795,454 59	\$775,643 12

REPORT OF THE COMMISSIONER OF

No. 6.

WAYNE COUNTY SAVINGS BANK, DETROIT.

Organized September 18, 1871.

S. DOW ELWOOD, *President*; D. M. FERRY, *Vice President*; JEROME CROUL, *Second Vice President*;
WM. STAGG, *Secretary and Treasurer*; CHAS. F. COLLINS, *Assistant Secretary and Treasurer*.

DIRECTORS—D. M. Ferry, H. K. White, Jerome Croul, S. D. Elwood, Wm. A. Moore, T. W. Palmer,
Wm. S. Green, E. H. Flinn.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$1,562,722 88	\$1,472,772 02	\$1,279,106 42	\$1,302,158 60
Stocks, bonds and mortgages.....	3,675,199 80	3,502,015 82	3,385,477 14	3,295,244 11
Overdrafts.....				
Due from banks in reserve cities.....	829,765 81	838,788 92	676,149 75	795,786 52
Due from other banks and bankers.....				
Banking house.....	110,000 00	110,000 00	110,000 00	110,000 00
Furniture and fixtures.....				
Other real estate.....	40,449 81	45,543 24	46,115 22	36,370 92
Current expenses and taxes paid.....				
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	15,530 68	19,886 32	107,014 85	79,455 86
Nickels and cents.....	462 12	\$19 11	627 92	756 85
Gold coin.....	71,245 00	76,912 50	40,465 00	41,387 50
Silver coin.....	4,448 25	1,804 75	2,701 85	3,615 05
U. S. and national bank notes.....	29,805 00	18,373 00	35,514 00	25,283 00
Totals.....	\$6,339,629 15	\$6,066,415 68	\$5,683,171 15	\$5,690,007 91
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits.....	354,200 72	326,940 50	355,602 42	321,383 09
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....				
Savings deposits.....	5,685,428 48	5,459,475 18	5,027,568 73	5,068,674 82
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$6,339,629 15	\$6,066,415 68	\$5,683,171 15	\$5,690,007 91

No. 157.

DEXTER SAVINGS BANK, DEXTER.

Organized April 22, 1893.

THOS. BIRKETT, *President*; E. F. CHASE, *Vice President*; H. WIRT NEWKIRK, *Cashier*.DIRECTORS—Thos. Birkett, E. F. Chase, Geo. Benton, C. H. Van Riper, W. D. Smith, S. L. Jenney,
H. Wirt Newkirk.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 18.
Loans and discounts.....	\$331 18	\$39,012 68	\$59,923 53	\$67,661 53
Stocks, bonds and mortgages.....		2,955 07	3,455 07	4,105 07
Overdrafts.....				
Due from banks in reserve cities.....	18,928 11	13,738 05	10,050 65	19,939 49
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	1,163 26	1,265 78	1,273 28	1,273 28
Other real estate.....				
Current expenses and taxes paid.....	163 08	580 24	1,009 90	1,895 93
Interest paid.....			39 84	138 98
Exchanges for clearing house.....				
Checks and cash items.....		500 80		1,096 34
Nickels and cents.....	12 92	32 54	51 28	84 14
Gold coin.....	40 00	922 53	362 60	775 00
Silver coin.....	50 25	407 75	314 25	314 70
U. S. and national bank notes.....	5,281 00	2,034 00	2,484 00	5,917 00
Totals.....	\$25,969 80	\$61,457 41	\$78,964 28	\$100,651 45
Liabilities.				
Capital stock paid in.....	\$10,000 00	\$14,000 00	\$19,350 00	\$20,000 00
Surplus fund.....				
Undivided profits.....	28 88	498 38	1,883 54	3,033 41
Dividends unpaid.....				
Individual deposits subject to check.....	9,036 79	17,311 24	17,276 74	20,559 91
Certificates of deposit.....	2,017 49	14,818 83	21,829 09	35,251 97
Savings deposits.....	4,886 64	14,829 01	18,674 91	21,806 16
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$25,969 80	\$61,457 41	\$78,964 28	\$100,651 45

REPORT OF THE COMMISSIONER OF

No. 28.

CITY BANK, DOWAGIAC.

Organized March 19, 1887.

JOHN LYLE, *President*; N. F. CHOATE, *Vice President*; F. W. LYLE, *Cashier*; L. B. GAGE, *Asst Cashier*.

DIRECTORS—Nelson F. Choate, Frank W. Lyle, W. M. Lyle, C. E. Lyle, John Lyle.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$193,280 22	\$187,023 80	\$171,280 74	\$140,496 24
Stocks, bonds and mortgages.....	31,050 38	29,150 38	17,892 65	15,892 65
Overdrafts	5,731 50	1,806 07	1,842 70	3,085 38
Due from banks in reserve cities	6,581 92		1,604 57	3,085 11
Due from other banks and bankers				
Banking house				
Furniture and fixtures	6,426 59	6,426 59	6,426 59	6,426 59
Other real estate	3,080 64	3,080 64	3,080 64	3,080 64
Current expenses and taxes paid	1,752 55	25 81	1,295 60	2,117 30
Interest paid	3,968 40	5,067 05	4,800 51	4,800 51
Exchanges for clearing house	781 05		2,148 70	944 77
Checks and cash items	365 52	1,366 77	851 44	1,889 54
Nickels and cents	110 29	193 00	16 83	69 92
Gold coin	8,890 00	8,685 00	2,992 50	7,307 50
Silver coin	904 00	53 74	689 00	540 00
U. S. and national bank notes	9,859 00	1,729 00	11,294 60	18,345 00
Totals.....	\$277,662 06	\$289,107 85	\$225,696 47	\$207,483 15
Liabilities.				
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	8,000 00	8,500 00	8,500 00	8,500 00
Undivided profits	666 34	419 93	1,153 08	1,965 17
Dividends unpaid.....				
Individual deposits subject to check	35,806 34	38,720 67	31,947 46	31,009 36
Certificates of deposit.....	163,190 38	120,810 37	114,009 79	103,458 62
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		656 88	81 14	
Notes and bills rediscounted	10,000 00			
Bills payable		10,000 00	10,000 00	2,500 00
Totals.....	\$277,662 06	\$289,107 85	\$225,696 47	\$207,483 15

No. 142.

MONROE COUNTY BANK, DUNDEE.

Organized September 26, 1892.

M. J. HOWE, *President*; C. F. E. LONG, *Vice President*; T. W. BARNES, *Cashier*.

DIRECTORS—Byron J. Corbin, C. F. E. Long, Wm. Clute, M. J. Howe, T. W. Barnes, Wm. C. Reeves, Mel Barnes.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$38,506 80	\$35,315 43	\$38,090 37	\$32,895 82
Stocks, bonds and mortgages.....	3,229 38	2,365 13	2,365 13	2,515 13
Overdrafts.....	1,418 07	2,107 49	1,581 26	4,366 71
Due from banks in reserve cities.....	4,115 45	473 31	811 55	4,386 55
Due from other banks and bankers.....	299 06	1,537 85		
Banking house.....				
Furniture and fixtures.....	1,277 58	1,275 00	1,275 00	1,275 00
Other real estate.....				
Current expenses and taxes paid.....	910 19	68 95	220 52	307 79
Interest paid.....	379 68	8 09	174 39	326 17
Exchanges for clearing house.....				
Checks and cash items.....	208 00	191 69		
Nickles and cents.....	19 04	11 28	50 32	27 42
Gold coin.....	1,405 00	1,510 00	2,015 00	1,600 00
Silver coin.....	329 75	446 00	395 60	109 25
U. S. and national bank notes.....	3,102 00	4,945 00	3,642 00	1,521 00
Totals.....	\$55,198 50	\$50,250 20	\$45,621 14	\$49,270 84
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....		100 00	100 00	100 00
Undivided profits.....	1,837 47	68 45	414 15	802 05
Dividends unpaid.....		750 00		
Individual deposits subject to check.....	11,913 82	11,064 65	12,405 45	16,868 75
Certificates of deposit.....	26,442 21	23,246 33	16,701 54	16,505 04
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		77		
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$55,198 50	\$50,250 20	\$45,621 14	\$49,270 84

REPORT OF THE COMMISSIONER OF

No. 124.

SHIAWASSEE COUNTY BANK, DURAND.

Organized October 5, 1891.

W. H. CLARK, *President*; CHAS. H. SAYRE, *Vice President*; F. N. CONN, *Cashier*.DIRECTORS—Edward Brown, E. E. White, T. M. Cooney, W. H. Clark, C. H. Sayre, A. F. Cornell,
F. N. Conn.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$35,945 79	\$30,887 46	\$25,511 93	\$30,149 46
Stocks, bonds and mortgages.....	10,010 00	10,010 00	9,895 00	9,495 00
Overdrafts.....	8 56	75 49	1,539 84	373 16
Due from banks in reserve cities.....	3,370 29	3,038 08	7,842 25	1,501 56
Due from other banks and bankers.....	170 00	495 19	400 00	3,598 89
Banking house.....				
Furniture and fixtures.....	1,721 00	1,721 00	1,721 00	1,721 00
Other real estate.....				
Current expenses and taxes paid.....	610 72	13 90	525 25	964 10
Interest paid.....	186 22	16 78	121 19	252 87
Exchanges for clearing house.....				
Checks and cash items.....			609 70	78 56
Nickels and cents.....	121 78	127 77	61 80	190 28
Gold coin.....	1,130 00	1,072 50	1,445 00	1,220 00
Silver coin.....	761 75	977 40	232 00	425 95
U. S. and national bank notes.....	5,849 00	2,377 00	2,763 00	1,081 00
Totals.....	\$59,885 06	\$50,307 57	\$52,516 96	\$50,966 83
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....		100 00	100 00	100 00
Undivided profits.....	1,604 53	284 17	906 97	1,872 67
Dividends unpaid.....				
Individual deposits subject to check.....	12,786 30	6,552 23	8,945 82	7,514 52
Certificates of deposit.....	20,491 23	18,371 17	17,564 17	16,499 64
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$59,885 06	\$50,307 57	\$52,516 96	\$50,966 83

No. 114.

TAWAS STATE SAVINGS BANK, EAST TAWAS.

Organized March 6, 1891.

M. H. FRENCH, *President*; MILO EASTMAN, *Vice President*; W. G. RICHARD, *Second Vice President*;
F. F. FRENCH, *Cashier*.

DIRECTORS—M. H. French, Milo Eastman, W. P. Taft, H. T. Thomas, F. F. French, Wm. G. Richard,
Geo. H. Chamberlain, N. Robinson, H. K. Oakes.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$89,897 74	\$74,908 35	\$82,801 84	\$57,268 89
Stocks, bonds and mortgages.....	8,909 98	7,822 98	7,655 13	6,890 13
Overdrafts	327 52	3,914 81	344 56	556 58
Due from banks in reserve cities.....	5,360 41	2,411 12	4,417 56	2,868 86
Due from other banks and bankers.....				
Banking house.....	3,204 15	3,316 15	3,439 85	3,562 55
Furniture and fixtures	1,200 00	1,200 00	1,236 00	1,236 00
Other real estate.....				
Current expenses and taxes paid		624 51	1,444 12	85 87
Interest paid.....	357 18	310 42	473 73	4 15
Exchanges for clearing house.....				1,032 15
Checks and cash items	107 19	1,945 76	543 44	1,532 43
Nickels and cents.....	29 25	45 15	11 00	120 00
Gold coin	490 00	1,070 00	665 00	1,067 50
Silver coin.....	758 60	967 85	1,250 00	1,388 50
U. S. and national bank notes	3,658 00	2,716 00	552 00	1,194 00
Totals.....	\$114,299 97	\$101,253 05	\$84,833 73	\$78,747 61
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,250 60	2,500 00	2,500 00	2,750 00
Undivided profits.....	1,295 00	689 56	1,692 44	151 43
Dividends unpaid.....				
Individual deposits subject to check.....	50,720 82	42,890 41	32,833 98	29,725 45
Certificates of deposit.....	5,891 50	5,891 50	3,768 50	2,758 50
Savings deposits.....	17,543 15	13,209 00	9,844 90	7,418 06
Certified checks.....				
Cashier's checks outstanding				
Due to banks and bankers		616 35		
Notes and bills rediscounted.....	12,100 00	10,456 23	9,198 91	10,943 57
Bills payable.....				
Totals	\$114,299 97	\$101,253 05	\$84,833 73	\$78,747 61

REPORT OF THE COMMISSIONER OF

No. 53.

MICHIGAN STATE BANK, EATON RAPIDS.

Organized July 22, 1884.

JNO. M. CORBIN, *President*; H. P. WEBSTER, *Vice President*; H. H. HAMILTON, *Cashier*;
E. S. HARRIS, *Assistant Cashier*.

DIRECTORS—Joseph Carr, H. P. Webster, E. S. Harris, H. H. Hamilton, A. Rogers, E. F. Knapp,
J. M. Corbin, Henry C. Minnie, I. N. Reynolds.

Resources.	Report of May 4.	Report of July 12	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$115,472 50	\$108,726 01	\$96,201 92	\$93,844 81
Stocks, bonds and mortgages	37,309 61	36,850 95	29,979 95	23,472 10
Overdrafts	4,272 84	2,447 94	2,572 14	555 18
Due from banks in reserve cities.....	2,920 57	6,766 28	1,839 12	3,080 33
Due from other banks and bankers.....	1,453 78	41 02	2,482 86	456 55
Banking house.....	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	7,176 57	7,176 57	7,176 57	7,176 57
Current expenses and taxes paid.....	922 62	19 43	523 43	1,189 54
Interest paid.....	896 88	107 44	613 50	1,189 84
Exchanges for clearing house.....				
Checks and cash items.....	912 59	2,559 79	549 95	694 74
Nickels and cents	10 93	9 98	21 26	8 81
Gold coin	1,880 00	1,585 00	505 00	772 50
Silver coin	301 00	190 00	689 45	700 00
U. S. and national bank notes.....	5,598 00	2,900 00	2,802 00	8,769 00
Totals	\$126,128 89	\$177,880 41	\$158,807 15	\$149,389 47
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	6,000 00	6,500 00	6,500 00	6,500 00
Undivided profits.....	5,907 80	1,487 24	3,597 95	5,949 92
Dividends unpaid.....	8 81	1,420 00	12 00	
Individual deposits subject to check.....	23,836 39	27,677 85	18,587 28	23,529 40
Certificates of deposit	70,052 58	58,981 05	43,139 23	38,410 15
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding				
Due to banks and bankers	273 76			
Notes and bills rediscounted.....		1,864 27	2,020 69	
Bills payable.....		5,000 00	5,000 00	
Totals	\$126,128 89	\$177,880 41	\$153,807 15	\$149,389 47

No. 129.

ELK RAPIDS SAVINGS BANK, ELK RAPIDS.

Organized January 20, 1892.

R. W. BAGOT, *President*; H. H. NOBLE, *Vice President*; MILTON B. LANG, *Second Vice President*;
F. B. MOORE, *Cashier*.

DIRECTORS—Horatio B. Lewis, Walter M. Andrus, Fitch R. Williams, Henry H. Noble, M. B. Lang,
R. W. Bagot, Frank B. Moore, Winfield McLane, John H. McLane, Benj. R. Moore.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$50,410 56	\$53,009 34	\$34,309 61	\$36,684 00
Stocks, bonds and mortgages.....	19,218 68	18,018 63	17,118 63	16,996 23
Overdrafts.....	161 01	6 75	51 87	10 33
Due from banks in reserve cities.....	10,975 55	10,077 50	17,077 80	14,013 12
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	2,057 40	2,057 40	2,057 40	2,058 40
Other real estate.....				
Current expenses and taxes paid.....	757 66	20 20	887 73	1,457 42
Interest paid.....	88 85	22 55	267 13	481 27
Exchanges for clearing house.....				
Checks and cash items.....	332 02	270 75	284 48	572 95
Nickels and cents.....	87 37	89 22	79 66	64 88
Gold coin.....	285 00	795 00	1,420 09	1,460 00
Silver coin.....	794 00	763 50	1,154 06	1,089 00
U. S. and national bank notes.....	8,134 00	8,142 06	2,066 00	4,865 00
Totals.....	\$88,302 05	\$93,272 84	\$76,763 86	\$79,722 59
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits.....	3,873 55	3,364 00	4,791 34	6,160 81
Dividends unpaid.....				
Individual deposits subject to check.....	20,281 89	19,963 29	14,164 57	13,138 69
Certificates of deposit.....	20,808 45	19,538 20	15,938 80	18,416 27
Savings deposits.....	7,322 18	6,377 35	5,953 15	6,007 32
Certified checks.....				
Cashier's checks outstanding.....	16 00	16 00	16 00	
Due to banks and bankers.....				
Notes and bills rediscounted.....		8,000 00		
Bills payable.....				
Totals.....	\$88,302 05	\$93,272 84	\$76,763 86	\$79,722 59

REPORT OF THE COMMISSIONER OF

No. 152.

FIRST STATE SAVINGS BANK, EVART.

Organized February 17, 1893.

O. R. DAVY, *President*; V. E. LACY, *Vice President*; C. H. ROSE, *Second Vice President*;
WM. ROGERS, *Cashier*.

DIRECTORS—V. E. Lacy, O. R. Davy, C. H. Rose, Wm. Rogers, J. W. Matthews.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$16,888 62	\$28,562 01	\$25,781 71	\$24,457 72
Stocks, bonds and mortgages.....	2,638 09	4,113 09	4,063 09	4,063 09
Overdrafts.....	276 65	146 23	12 06	881 59
Due from banks in reserve cities.....	12,153 50	11,397 22	11,138 09	16,526 73
Due from other banks and bankers.....	6,349 79			
Banking house.....				
Furniture and fixtures.....	1,310 71	1,310 71	1,310 71	1,000 00
Other real estate.....				
Current expenses and taxes paid.....	156 69	518 86	1,017 54	1,815 69
Interest paid.....	58 11	61 78	112 80	127 82
Exchanges for clearing house.....				
Checks and cash items.....	37 00	76 07	401 89	319 25
Nickels and cents.....	12 16	26 52	38 50	34 24
Gold coin.....	455 00	700 00	342 50	1,087 50
Silver coin.....	212 50	477 90	585 80	88 40
U. S. and national bank notes.....	3,655 00	3,097 00	2,371 00	1,843 00
Totals.....	\$44,203 82	\$50,487 44	\$47,125 69	\$52,197 03
Liabilities.				
Capital stock paid in.....	\$10,800 00	\$13,800 00	\$15,000 00	\$15,000 00
Surplus fund.....				
Undivided profits.....	726 88	1,474 71	2,309 35	3,214 17
Dividends unpaid.....				
Individual deposits subject to check.....	26,192 81	26,046 64	21,759 86	25,312 52
Certificates of deposit.....	3,916 84	5,142 34	3,923 63	3,685 63
Savings deposits.....	2,567 79	4,223 75	4,133 35	4,984 71
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$44,203 82	\$50,487 44	\$47,125 69	\$52,197 03

No. 10.

STATE BANK OF FENTON, FENTON.

Organized January 2 1871.

J. BUCKBEE, *President*; A. CORNWALL, *Vice President*; W. W. MILLARD, *Cashier*.DIRECTORS—Josiah Buckbee, W. W. Millard, Clarence Tinker, A. Cornwall, Hudson A. Taylor,
Maria B. Taylor.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$93,531 24	\$79,129 68	\$74,810 02	\$96,157 47
Stocks, bonds and mortgages	23,580 00	25,580 00	25,580 00	25,180 00
Overdrafts	52 58			
Due from banks in reserve cities	12,004 19	10,195 47	8,895 57	12,702 30
Due from other banks and bankers				
Banking house	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures	2,250 00	2,250 00	2,250 00	2,250 00
Other real estate				
Current expenses and taxes paid	587 56	14 50	472 88	318 39
Interest paid	223 53	28 27	123 74	483 79
Exchanges for clearing house				
Checks and cash items	88 18	165 19	179 95	239 63
Nickels and cents	128 66	98 10	119 33	120 88
Gold coin	5,185 00	5,865 00	6,065 00	5,350 00
Silver coin	1,446 75	1,638 70	2,822 20	2,870 60
U. S. and national bank notes	11,144 00	11,797 00	9,198 00	8,428 00
Totals	\$154,721 69	\$141,256 91	\$135,011 69	\$128,801 06
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	4,000 00	4,500 00	4,500 00	4,500 00
Undivided profits	5,127 70	2,090 75	2,921 72	5,413 84
Dividends unpaid				
Individual deposits subject to check	29,306 76	21,570 55	9,677 25	9,796 27
Certificates of deposit	66,287 23	63,095 61	66,912 72	57,628 45
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				1,267 50
Bills payable				
Totals	\$154,721 69	\$141,256 91	\$135,011 69	\$128,801 06

No. 101.

CITIZENS' COMMERCIAL AND SAVINGS BANK, FLINT.

Organized August 4, 1890.

R. J. WHALEY, *President*; J. W. BEGOLE, *Vice President*; H. C. SPENCER, *Cashier*; W. E. MARTIN, *Assistant Cashier*.

DIRECTORS—Alex. McFarlan, S. J. Beecher, J. W. Begole, J. H. Whiting, D. D. Aitken, G. W. Hubbard, H. C. Spencer, R. J. Whaley, G. W. Buckingham, M. Ephraim, Wm. C. Durant.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$453,090 45	\$427,875 99	\$394,595 62	\$418,125 62
Stocks, bonds and mortgages.....	102,912 96	101,806 77	83,165 27	89,463 77
Overdrafts.....	4,188 16	2,046 69	1,899 05	2,626 63
Due from banks in reserve cities.....	24,783 26	32,620 80	28,781 50	27,223 28
Due from other banks and bankers.....	6 59	152 92	665 25	433 55
Banking house.....				
Furniture and fixtures.....	13,000 00	13,000 00	13,000 00	13,000 00
Other real estate.....				
Current expenses and taxes paid.....	2,668 01	37 20	1,774 44	3,065 76
Interest paid.....	3,524 92	477 86	1,930 92	3,950 17
Exchanges for clearing house.....			688 73	2,612 40
Checks and cash items.....	5,857 04	2,671 91		1,012 25
Nickels and cents.....	103 13	278 28	294 15	289 87
Gold coin.....	3,155 00	10,532 50	12,620 00	14,055 00
Silver coin.....	442 36	757 96	744 14	1,161 61
U. S. and national bank notes.....	20,537 00	12,217 00	7,561 00	8,708 00
Totals.....	\$648,768 98	\$603,975 88	\$547,620 06	\$579,722 91
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	13,000 00	14,000 00	14,000 00	14,000 00
Undivided profits.....	20,832 41	9,939 16	17,571 47	25,846 96
Dividends unpaid.....		2,688 00		
Individual deposits subject to check.....	175,863 31	159,451 12	132,849 60	154,946 55
Certificates of deposit.....	25,953 41	11,848 06	180,058 89	163,878 25
Savings deposits.....	239,774 04	250,811 69	58,139 10	58,704 58
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	4,345 21	5,237 85		5,346 57
Notes and bills rediscounted.....				10,000 00
Bills payable.....				
Totals.....	\$648,768 98	\$603,975 88	\$547,620 06	\$579,722 91

No. 23.

GENESEE COUNTY SAVINGS BANK, FLINT.

Organized May 1, 1872.

RUSSELL BISHOP, *President*; W. A. ATWOOD, *Vice President*; A. G. BISHOP, *Cashier*; JAS. MARTIN, *Assistant Cashier*.

DIRECTORS—Wm. W. Crapo, Russell Bishop, W. A. Atwood, Geo. R. Gold, C. C. Pierson, Jas. C. Willson, F. H. Pierce, George E. Taylor, A. G. Bishop.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$445,746 06	\$420,900 09	\$331,669 31	\$323,226 70
Stocks, bonds and mortgages.....	265,532 18	266,697 74	263,243 36	266,997 86
Overdrafts.....	6,096 64	8,074 48	13,379 32	8,694 79
Due from banks in reserve cities.....	70,822 30	49,424 95	52,366 04	53,710 79
Due from other banks and bankers.....	8,471 60	5,085 71	18,145 01	4,694 23
Banking house.....				
Furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate.....	1,876 74	1,876 74	576 74	1,576 74
Current expenses and taxes paid.....	3,176 57	147 20	2,397 72	4,093 59
Interest paid.....	2,917 54	294 16	2,360 85	4,171 12
Exchanges for clearing house.....				
Checks and cash items.....	2,331 26	3,783 99	2,401 21	937 94
Nickels and cents.....	48 54	70 63	46 48	26 81
Gold coin.....	17,560 00	18,635 00	12,327 50	15,412 50
Silver coin.....	2,100 00	3,200 00	2,950 00	2,070 00
U. S. and national bank notes.....	14,664 00	13,730 00	12,191 00	15,844 00
Totals.....	\$846,373 43	\$796,929 69	\$719,053 54	\$711,456 57
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	24,904 89	15,416 83	25,241 95	35,013 52
Dividends unpaid.....		2,045 00	25 00	
Individual deposits subject to check.....	137,980 68	111,707 34	91,726 71	101,512 43
Certificates of deposit.....	217,352 02	207,176 57	6,889 11	149,691 97
Savings deposits.....	316,015 24	305,454 35	444,982 86	274,614 83
Certified checks.....	121 10	121 10	121 10	300 00
Cashier's checks outstanding.....				
Due to banks and bankers.....			116 81	330 82
Notes and bills rediscounted.....		5,000 00		
Bills payable.....				
Totals.....	\$846,373 43	\$796,929 69	\$719,053 54	\$711,456 57

No. 165.

UNION TRUST AND SAVINGS BANK, FLINT.

Organized July 11, 1893.

C. T. BRIDGMAN, *President*; M. DAVISON, *Vice President*; IRA H. WILDER, *Cashier*.

DIRECTORS—C. T. Bridgman, Flint P. Smith, James J. Hurley, R. Putman, Wm. H. Edwards, Matthew Davison, W. A. Patterson, C. B. Wisner, Ira H. Wilder.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....			\$171,141 82	\$204,759 42
Stocks, bonds and mortgages.....			6,400 00	14,259 58
Overdrafts.....			335 12	3,779 86
Due from banks in reserve cities.....			16,663 46	16,181 65
Due from other banks and bankers.....			185 80	4,737 84
Banking house.....			21,236 53	22,683 85
Furniture and fixtures.....			2,939 28	2,998 50
Abstract books, Genesee county.....			10,000 00	10,000 00
Current expenses and taxes paid.....			3,885 84	5,139 42
Interest paid.....				6 00
Exchanges for clearing house.....			512 28	294 16
Checks and cash items.....				
Nickels and cents.....			39 89	42 76
Gold coin.....			4,265 00	6,487 00
Silver coin.....			2,350 00	1,000 00
U. S. and national bank notes.....			7,542 00	2,970 00
Totals.....			\$247,397 02	\$295,340 04
Liabilities.				
Capital stock paid in.....			\$149,194 67	\$188,821 96
Surplus fund.....				
Undivided profits.....			2,741 74	5,888 63
Dividends unpaid.....				
Individual deposits subject to check.....			50,898 51	33,559 07
Certificates of deposit.....				
Savings deposits.....			44,562 10	67,070 26
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....			\$247,397 02	\$295,340 04

No. 126.

FIRST STATE AND SAVINGS BANK OF FLUSHING, FLUSHING.

Organized November 28, 1891.

DANIEL COTCHER, *President*; CARLOS PACKARD, *Vice President*; GEORGE PACKARD, *Cashier*.

DIRECTORS—D. Cotcher, C. Packard, F. A. Niles, F. P. Sayre, Wm. Hosie, H. Montgomery, G. Packard, J. Kimmell, Orrin Hart.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$169,991 82	\$152,469 08	\$139,569 64	\$135,063 77
Stocks, bonds and mortgages.....	46,675 00	47,275 00	47,742 00	54,427 00
Overdrafts				
Due from banks in reserve cities.....	2,437 63	7,358 11	4,541 42	10,710 35
Due from other banks and bankers.....	2,428 24	2,189 66	2,159 40	2,684 74
Banking house	2,874 71	2,874 71	2,874 71	2,874 71
Furniture and fixtures.....	2,125 29	2,125 29	2,125 29	2,125 29
Other real estate.....				
Current expenses and taxes paid.....	1,003 69	170 28	633 64	53 61
Interest paid.....	2,242 02	815 08	1,928 52	321 49
Exchanges for clearing house.....				
Checks and cash items	179 27	116 80	27 64	681 41
Nickels and cents.....	20 90	61 67	112 37	88 78
Gold coin	3,075 00	3,050 00	3,715 00	4,000 00
Silver coin	864 05	610 65	1,114 55	977 00
U. S. and national bank notes	1,502 00	2,390 00	6,392 00	2,775 00
Totals	\$236,419 62	\$223,007 53	\$206,986 18	\$216,732 06
Liabilities.				
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund.....	2,600 00	5,395 00	5,395 00	1,120 00
Undivided profits	5,980 25	1,270 16	4,008 64	490 88
Dividends unpaid.....		165 00	76 00	331 00
Individual deposits subject to check.....	8,614 53	9,556 95	9,066 13	13,462 48
Certificates of deposit.....	120,599 99	84,540 78	64,812 54	79,828 53
Savings deposits	42,644 85	67,079 64	68,578 87	66,649 13
Certified checks.....				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$236,419 62	\$223,007 53	\$206,986 18	\$216,732 06

No. 141.

STATE SAVINGS BANK OF FOWLER, FOWLER.

Organized September 19, 1892.

FRANK GRULER, *President*; FREDERICK SCHEMER, *Vice President*; W. H. SNELLING, *Cashier*.

/ DIRECTORS—C. Gruler, Frederick Schemer, John H. Corbit, Jos. Cook, Frank Gruler, W. H. Snelling.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$35,686 45	\$32,900 90	\$25,623 16	\$33,646 28
Stocks, bonds and mortgages	10,607 11	9,503 21	8,319 96	7,832 24
Overdrafts	1,198 79	21 88	6 78	1,219 61
Due from banks in reserve cities	562 58	1,793 44	3,694 80	4,322 13
Due from other banks and bankers				
Banking house				
Furniture and fixtures	850 13	850 13	850 13	850 13
Other real estate				
Current expenses and taxes paid	530 43	16 67	296 36	614 46
Interest paid	352 93	89 06	382 61	518 57
Exchanges for clearing house				
Checks and cash items	86 40	38 37	37 46	11 50
Nickels and cents	112 93	120 38	60 34	24 81
Gold coin	1,060 00	595 00	622 50	525 00
Silver coin	424 50	422 00	710 00	490 00
U. S. and national bank notes	2,086 00	3,239 00	2,260 00	2,085 00
Totals	\$53,573 30	\$49,590 09	\$42,864 15	\$42,029 78
Liabilities.				
Capital stock paid in	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund	125 00	325 00	325 00	325 00
Undivided profits	1,377 78	138 21	536 34	1,501 25
Dividends unpaid				
Individual deposits subject to check	5,616 78	6,651 57	6,090 28	9,441 89
Certificates of deposit	21,444 50	18,541 35	13,961 78	8,728 37
Savings deposits	10,009 24	8,933 96	6,947 75	7,083 27
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$53,573 30	\$49,590 09	\$42,864 15	\$42,029 78

No. 153.

GAYLORD STATE SAVINGS BANK, GAYLORD.

Organized March 4, 1893.

FRANK A. KRAMER, *President*; EARL B. BOLTON, *Vice President*; SANFORD W. BUCK, *Cashier*.DIRECTORS—Sanford W. Buck, Earl B. Bolton, Frank A. Kramer, Henry J. Qua, John G. Berry,
John M. Corbin.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$3,238 92	\$22,808 85	\$29,098 68	\$32,755 96
Stocks, bonds and mortgages.....				
Overdrafts.....	14 20	67 74	127 84	201 68
Due from banks in reserve cities.....	10,409 80	3,548 88	1,449 86	844 19
Due from other banks and bankers.....		2,000 00	76 11	288 49
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Current expenses and taxes paid.....	219 28	326 82	892 43	1,130 51
Interest paid.....		18 95	72 84	167 68
Exchanges for clearing house.....				
Checks and cash items.....	3,587 85	2,588 11	454 40	545 32
Nickels and cents.....	15 53	62 49	123 02	150 78
Gold coin.....	785 00	1,120 00	820 00	1,505 00
Silver coin.....	148 48	804 20	288 00	666 25
U. S. and national bank notes.....	5,586 00	1,855 00	1,054 00	2,313 00
Totals.....	\$30,000 06	\$36,185 54	\$35,452 68	\$41,568 81
Liabilities.				
Capital stock paid in.....	\$5,380 00	\$12,340 00	\$15,000 00	\$15,000 00
Surplus fund.....				
Undivided profits.....	351 61	1,065 33	1,700 12	2,647 88
Dividends unpaid.....				
Individual deposits subject to check.....	17,625 20	15,860 08	10,876 46	12,288 40
Certificates of deposit.....	3,643 25	6,870 13	7,864 85	6,529 09
Savings deposits.....				
Certified checks.....		50 00		
Cashier's checks outstanding.....				
Due to banks and bankers.....			11 25	108 49
Notes and bills rediscounted.....				5,000 00
Bills payable.....				
Totals.....	\$30,000 06	\$36,185 54	\$35,452 68	\$41,568 81

No. 155.

STATE SAVINGS BANK OF GRAND LEDGE, GRAND LEDGE.

Organized April 15, 1888.

WILLARD J. BABCOCK, *President*; FRANK O. LORD, *Vice President*; FAYETTE W. DE PUY, *Cashier*.

DIRECTORS—Cassius Alexander, Willard J. Babcock, Frank O. Lord, Fayette W. De Puy, Lewis Barton, Daniel Strange, C. H. Osband.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$19,518 57	\$21,866 21	\$31,790 45	\$30,936 40
Stocks, bonds and mortgages.....	2,820 00	3,520 00	4,320 00	7,597 00
Overdrafts.....	211 11	362 24	226 14	198 52
Due from banks in reserve cities.....	5,365 41	8,548 39	4,955 26	6,349 04
Due from other banks and bankers.....	541 80	572 64	1,007 60	499 62
Banking houses.....				
Furniture and fixtures.....	1,063 00	1,065 00	1,063 00	1,063 00
Other real estate.....				
Current expenses and taxes paid.....	\$18 50	566 24	1,140 33	1,512 77
Interest paid.....			3 16	45 82
Exchanges for clearing house.....				
Checks and cash items.....	308 81	139 51	15 50	
Nickels and cents.....	21 44	66 17	54 82	44 20
Gold coin.....	796 00	1,440 00	2,195 00	1,772 50
Silver coin.....	157 35	910 80	281 90	123 75
U. S. and national bank notes.....	2,657 00	7,192 00	4,188 00	3,725 00
Totals.....	\$33,764 49	\$46,248 70	\$51,238 16	\$53,878 12
Liabilities.				
Capital stock paid in.....	\$17,370 00	\$20,520 00	\$24,500 00	\$24,500 00
Surplus fund.....				
Undivided profits.....	187 86	556 64	1,322 08	2,001 71
Dividends unpaid.....				
Individual deposits subject to check.....	6,442 15	7,414 00	7,229 81	8,440 58
Certificates of deposit.....	7,757 54	12,174 55	12,904 29	14,708 50
Savings deposits.....	2,006 94	5,538 51	5,281 98	4,232 83
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$33,764 49	\$46,248 70	\$51,238 16	\$53,878 12

No. 61.

GRAND RAPIDS SAVINGS BANK, GRAND RAPIDS.

Organized May 1, 1872.

CHAS. W. GARFIELD, *President*; WM. D. TALFORD, *Vice President*; F. A. HALL, *Cashier*; D. B. SHEDD, *Assistant Cashier*.

DIRECTORS—Wm. D. Talford, Charles W. Garfield, Edwin S. Pierce, George M. Edison, C. G. Swensberg, Justin M. Stanley, Aaron Brewer, N. Fred Avery, O. A. Ball, Roger W. Butterfield.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$763,651 42	\$683,901 04	\$506,994 46	\$361,853 75
Stocks, bonds and mortgages	386,129 15	518,928 48	521,003 43	568,659 50
Overdrafts	285 16	227 69	82 52	163 68
Due from banks in reserve cities	196,445 09	117,139 83	119,904 05	118,538 95
Due from other banks and bankers			1,000 00	
Banking house				
Furniture and fixtures	3,847 65	3,847 65	3,872 65	3,872 65
Other real estate	5,576 50	5,576 50	5,451 50	23,681 50
Current expenses and taxes paid	3,985 23	411 08	3,407 50	6,181 29
Interest paid	6,690 88	982 71	7,783 52	12,340 72
Exchanges for clearing house	7,286 62	3,475 48	1,460 31	1,576 09
Checks and cash items	307 38	900 68	317 04	866 01
Nickels and cents	197 80	183 52	165 64	257 88
Gold coin	10,555 00	10,175 00	5,392 50	9,270 00
Silver coin	5,196 65	4,297 96	4,386 85	3,728 65
U. S. and national bank notes	29,656 00	54,748 00	40,319 00	15,343 00
Totals	\$1,571,809 48	\$1,404,645 01	\$1,220,540 97	\$1,121,518 68
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	25,000 00	30,000 00	30,000 00	30,000 00
Undivided profits	46,528 10	23,647 70	39,678 98	39,587 08
Dividends unpaid	40 00	1,683 00	420 00	
Individual deposits subject to check	248,101 43	185,976 98	142,906 53	69,456 53
Certificates of deposit	456,486 68	425,423 58	309,644 69	252,335 52
Savings deposits	642,323 12	562,206 58	486,065 28	570,139 60
Certified checks	331 15	102 00		
Cashier's checks outstanding	3,000 00	1,100 00		
Due to banks and bankers				
Notes and bills rediscounted		24,556 27	31,806 54	10,600 00
Bills payable			40,000 00	
Totals	\$1,571,809 48	\$1,404,645 01	\$1,220,540 97	\$1,121,518 68

REPORT OF THE COMMISSIONER OF

No. 65.

KENT COUNTY SAVINGS BANK, GRAND RAPIDS.

Organized December 24, 1884.

JOHN A. COVODE, *President*; HENRY IDEMA, *Vice President*; J. A. S. VERDIER, *Cashier*; K. VAN HOF, *Assistant Cashier*.

DIRECTORS—Jno. A. Covode, T. J. O'Brien, D. A. Blodgett, Henry Idema, Jos. A. McKee, A. J. Bowne, John W. Blodgett, J. A. S. Verdier, E. Crofton Fox.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$764,447 90	\$583,564 78	\$442,009 99	\$600,444 62
Stocks, bonds and mortgages	347,513 00	333,799 75	290,506 55	303,159 59
Overdrafts	910 35	447 73	692 23	761 28
Due from banks in reserve cities	143,273 20	119,518 46	101,733 75	143,448 16
Due from other banks and bankers	1,819 23	12,342 17	4,139 17	6,920 42
Banking house	25,000 00	30,000 00	30,000 00	30,000 00
Furniture and fixtures	3,350 40	3,801 14	3,801 14	3,801 14
Other real estate	5,250 74			
Current expenses and taxes paid	4,392 66	217 73	3,130 92	5,955 71
Interest paid	16,298 18	8,074 48	14,782 15	19,686 71
Exchanges for clearing house	3,799 20	4,360 51	9,793 42	2,963 41
Checks and cash items	392 21	10,865 27	110 16	226 24
Nickels and cents	147 84	141 47	290 62	292 39
Gold coin	22,317 50	26,060 00	23,830 00	22,152 50
Silver coin	1,647 00	858 85	700 74	497 30
U. S. and national bank notes	10,186 00	14,465 00	30,339 00	16,429 00
Totals	\$1,355,945 41	\$1,148,507 34	\$955,911 84	\$1,161,638 47
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	30,000 00	35,000 00	35,000 00	35,000 00
Undivided profits	37,648 16	14,141 85	29,250 07	42,627 96
Dividends unpaid		895 00	532 50	
Individual deposits subject to check	438,446 83	332,325 79	293,594 64	513,350 42
Certificates of deposit	273,744 10	243,714 09	175,552 97	162,308 64
Savings deposits	531,106 32	461,997 81	346,681 66	358,351 43
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted		10,433 30		
Bills payable			25,000 00	
Totals	\$1,355,945 41	\$1,148,507 34	\$955,911 84	\$1,161,638 47

THE MICHIGAN TRUST COMPANY, GRAND RAPIDS.

LEWIS H. WITHEY, *President*; WILLARD BARNHART, *Vice President*; DARWIN D. CODY, *Second Vice President*; HENRY IDEMA, *Third Vice President*; ANTON G. HODENPYL, *Secretary*.

DIRECTORS—THOS. D. GILBERT, T. Stewart White, Lewis H. Withey, Daniel H. Waters, W. W. Cummer, Alfred D. Rathbone, R. B. Woodcock, James M. Barnett, E. Golden Flier, Harvey J. Hollister, N. L. Avery, Willard Barnhart, Samuel Sears, Charles H. Hackley, S. B. Jenks, Henry Idema, Darwin D. Cody, F. A. Gorham, John W. Champlin, Anton G. Hodenpyl, Frederick Loettgert.

EXECUTIVE COMMITTEE—Lewis H. Withey, Thomas D. Gilbert, Darwin D. Cody, Willard Barnhart, Daniel H. Waters, James M. Barnett, Anton G. Hodenpyl.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$261,301 45	\$212,202 92	\$194,984 45	\$242,556 28
Stocks, bonds and mortgages	276,489 81	278,713 50	217,903 14	239,736 72
Overdrafts.....				
Due from banks in reserve cities.....	123,389 72	115,401 68	66,795 63	145,913 24
Due from other banks and bankers.....	7,631 00	18,340 00	43,592 57	34,478 90
Banking house.....				
Furniture and fixtures	22,616 05	22,921 28	22,868 09	23,440 00
Other real estate				
Current expenses and taxes paid	8,124 81	1,141 64	7,948 00	141 44
Interest and premiums paid.....	5,498 12	1,620 21	3,283 11	651 41
Exchanges for clearing house	115 39	24,840 28	16,574 95	18,142 00
Checks and cash items.....	764 10	312 06	364 49	702 58
Nickels and cents	15 48	15 27	26 87	16 49
Gold coin	15,260 00	15,870 00	21,282 50	17,767 50
Silver coin.....	880 50	446 60	3,007 00	2,531 00
U. S. and national bank notes	4,582 00	5,491 00	11,032 00	4,537 00
Totals	\$726,556 38	\$696,616 44	\$614,361 80	\$730,608 56
Liabilities.				
Capital stock paid in	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits	26,999 01	20,633 53	29,557 84	16,773 16
Dividends unpaid	206 88			
Individual deposits subject to check	237,608 31	277,192 19	255,340 40	384,761 68
Certificates of deposit.....	175,295 19	122,054 19	49,825 54	53,348 29
Trust deposits	35,846 99	26,736 53	29,554 69	20,642 10
Certified checks.....			83 83	83 83
Cashier's checks outstanding.....				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable.....				
Totals	\$726,556 38	\$696,616 44	\$614,361 80	\$730,608 56

No. 108.

PEOPLE'S SAVINGS BANK, GRAND RAPIDS.

Organized December 22, 1890.

THOS. HEFFERAN, *President*; JNO. PATTON, JR., *Vice President*; C. M. HEALD, *Second Vice President*;
 CHAS. B. KELSEY, *Cashier*; W. A. MARTINDALE, *Assistant Cashier*.

DIRECTORS—J. H. Gibbs, C. B. Judd, D. D. Cody, Jno. Patton, Jr., Wm. A. Smith, S. A. Morman, D. E. Waters, D. J. Leathers, Jno. Murray, C. M. Heald, T. Hefferan, C. H. Colt, C. H. Burkey, Reuben Hatch, A. J. Daniels.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 12.
Loans and discounts	\$348,142 39	\$321,691 02	\$222,729 16	\$223,037 23
Stocks, bonds and mortgages	142,283 46	140,658 46	109,296 76	116,291 76
Overdrafts	800 61	398 28	561 82	1,079 96
Due from banks in reserve cities	99,899 73	43,803 63	26,756 02	56,768 92
Due from other banks and bankers	813 35	364 05	3 246 76	1,047 86
Banking house				
Furniture and fixtures	7,977 00	7,846 99	7,846 99	7,854 99
Other real estate				
Current expenses and taxes paid	3,605 22	562 45	2,448 55	4,140 34
Interest and premiums paid	3,085 89	988 70	3,255 72	6,339 59
Exchanges for clearing house	1,046 11	3,123 98	5,536 40	1,792 82
Checks and cash items	6,160 48	126 04	474 46	1,222 07
Nickels and cents	101 98	115 30	216 00	981 18
Gold coin	7,455 00	9,000 00	10,000 00	7,785 00
Silver coin	2,842 50	1,684 75	2,701 90	4,000 00
U. S. and national bank notes	9,882 00	9,272 00	32,779 00	10,908 00
Totals	\$633,595 67	\$539,135 65	\$427,939 04	\$443,299 70
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	9,000 00	12,000 00	12,000 00	12,000 00
Undivided profits	10,729 37	445 73	6,576 53	12,191 82
Dividends unpaid	35 00	678 00	150 00	
Individual deposits subject to check	85,608 52	78,319 77	65,353 92	66,217 86
Certificates of deposit	261,318 73	208,353 59	184,970 35	69,550 25
Savings deposits	164,842 07	134,018 40	107,252 29	132,999 20
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	1,561 98	234 76	541 64	340 57
Notes and bills rediscounted		10,085 40	1,094 26	
Bills payable				
Totals	\$633,595 67	\$539,135 65	\$427,939 04	\$443,299 70

No. 139.

STATE BANK OF MICHIGAN, GRAND RAPIDS.

Organized June 25, 1892.

DANIEL MCCOY, *President*; I. C. SMITH, *Vice President*; CHAS. F. PIKE, *Cashier*.

DIRECTORS—Wm. J. Stuart, M. Shanahan, Wm. H. Jones, H. N. Moore, J. K. Johnston, S. B. Jenks, Edward Lowe, Chas. F. Pike, Daniel McCoy, C. C. Follmer, I. C. Smith, G. W. Perkins, Thomas Friant, H. M. Slawson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$515,507 88	\$419,127 77	\$347,376 84	\$378,877 58
Stocks, bonds and mortgages.....	83,900 00	32,700 00	25,925 00	28,425 00
Overdrafts.....	234 87	170 84	68 19	415 03
Due from banks in reserve cities.....	69,965 06	35,065 37	22,845 16	33,956 09
Due from other banks and bankers.....	3,499 29	29,578 51	34,411 98	35,765 48
Banking house.....				
Furniture and fixtures.....	6,599 80	6,599 80	6,599 30	6,599 30
Other real estate.....				
Current expenses and taxes paid.....	3,608 77	289 00	2,818 46	6,996 73
Interest paid.....	1,470 98	207 88	2,053 47	4,320 76
Exchanges for clearing house.....	5,935 10	7,488 59	6,048 66	4,180 06
Checks for cash items.....	1,456 07	3,178 49	2,418 82	4,761 19
Nickels and cents.....	459 85	379 32	198 50	308 47
Gold coin.....	2,054 40	8,114 10	5,188 90	9,658 90
Silver coin.....	3,699 15	4,265 69	2,615 08	1,129 26
U. S. and national bank notes.....	12,699 00	29,747 00	29,884 00	8,600 00
Totals.....	\$861,089 22	\$576,911 36	\$491,476 86	\$523,993 85
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	6,000 00	15,000 00	15,000 00	15,000 00
Undivided profits.....	14,586 99	1,754 41	9,216 81	15,544 50
Dividends unpaid.....				
Individual deposits subject to check.....	157,674 61	184,028 21	96,654 36	93,277 85
Certificates of deposit.....	209,317 71	157,027 48	108,941 59	121,579 55
Savings deposits.....	48,588 24	38,718 87	29,355 80	32,116 53
Certified checks.....	873 00	606 00	1 50	381 83
Cashier's checks outstanding.....			261 53	
Due to banks and bankers.....	24,553 67	6,786 89	10,000 66	10,255 77
Notes and bills rediscounted.....		13,000 00	12,044 61	35,387 82
Bills payable.....		10,000 00	10,000 00	
Totals.....	\$661,089 22	\$576,911 36	\$491,476 86	\$523,993 85

No. 27.

FARMERS' BANK OF GRASS LAKE, GRASS LAKE.

Organized April 24, 1883.

GEO. E. OSBORN, *President*; M. H. RAYMOND, *Vice President*; CHAS. M. SPINNING, *Cashier*.

DIRECTORS—A. Hitchcock, M. L. Raymond, Geo. E. Osborn, E. Robinson, Chas. M. Spinning, J. B. Cadwell, E. L. Cooper, M. H. Raymond, W. R. Hoakway.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$65,234 72	\$51,995 58	\$45,617 19	\$51,463 79
Stocks, bonds and mortgages.....	27,901 00	29,601 00	29,421 00	29,146 00
Overdrafts.....	697 11	420 37	604 09	961 45
Due from banks in reserve cities.....	4,327 76	11,614 52	9,043 65	8,400 63
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	3,600 00	3,600 00	3,600 00	3,600 00
Other real estate.....				
Current expenses and taxes paid.....	289 05	41 00	357 64	642 29
Interest paid.....	719 32	45 92	347 90	890 78
Exchanges for clearing house.....				
Checks and cash items.....	418 29	124 92	455 47	241 11
Nickels and cents.....	81 17	90 84	60 63	59 32
Gold coin.....	1,372 50	1,566 00	650 00	540 00
Silver coin.....	433 40	1,247 06	1,401 25	936 90
U. S. and national bank notes.....	4,848 00	5,638 00	3,651 00	4,017 00
Totals	\$110,167 32	\$105,983 70	\$95,209 92	\$100,839 31
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,100 00	1,200 00	1,200 00	1,200 00
Undivided profits.....	2,968 59	2,266 63	2,953 35	4,480 96
Dividends unpaid.....				
Individual deposits subject to check.....	17,441 90	16,740 97	10,354 74	18,298 18
Certificates of deposit.....	23,153 83	27,568 99	24,727 24	21,049 91
Savings deposits.....	35,501 00	33,207 11	30,974 59	30,860 14
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals	\$110,167 32	\$105,983 70	\$95,209 92	\$100,839 31

No. 95.

SUPERIOR SAVINGS BANK, HANCOCK.

Organized April 17, 1890.

C. A. WRIGHT, *President*; JACOB BAER, *Vice President*; J. F. HAMBITZER, *Cashier*.

DIRECTORS—J. Vivian, Jacob Baer, C. A. Wright, E. Ryan, E. L. Wright.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$352,617 96	\$316,622 62	\$249,805 78	\$312,183 55
Stocks, bonds and mortgages.....	38,630 00	50,630 00	49,630 00	48,630 00
Overdrafts.....	281 85	280 73	226 37	171 24
Due from banks in reserve cities.....	87,704 06	92,136 98	71,697 21	30,891 35
Due from other banks and bankers.....	4,275 23	5,721 86	6,878 46	2,987 19
Banking house.....	19,401 58	19,401 58	19,401 58	19,401 58
Furniture and fixtures.....	1,563 96	1,563 96	1,563 96	1,563 96
Other real estate.....				
Current expenses and taxes paid.....	2,353 99	127 91	2,021 80	3,387 37
Interest paid.....	497 28	1,786 03	2,657 88	3,780 66
Exchanges for clearing house.....				
Checks and cash items.....	931 20	1,530 90	414 23	4,509 82
Nickels and cents.....	142 34	138 10	351 77	118 41
Gold coin.....	857 50	8,450 00	14,340 00	9,500 00
Silver coin.....	5,194 50	1,256 45	6,905 90	2,088 40
U. S. and national bank notes.....	40,161 00	51,780 00	37,514 00	25,263 00
Totals.....	\$554,612 45	\$551,427 12	\$463,218 44	\$368,926 08
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus funds.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	12,563 37	11,312 66	15,847 35	20,806 12
Dividends unpaid.....				
Individual deposits subject to check.....	111,436 27	116,453 19	190,697 98	97,515 11
Certificates of deposit.....	185,484 77	184,769 76	25,435 77	20,389 84
Savings deposits.....	121,389 58	116,768 40	109,048 43	103,456 91
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	3,738 46	2,124 11	2,188 91	1,758 06
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$554,612 45	\$551,427 12	\$463,218 44	\$368,926 08

REPORT OF THE COMMISSIONER OF

No. 50.

OCEANA COUNTY SAVINGS BANK, HART.

Organized October 31, 1887.

C. T. HILLS, *President*; A. L. CARR, *Vice President*; GEORGE R. BATES, *Second Vice President*; E. D. RICHMOND, *Cashier*; D. J. MATHEWS, *Assistant Cashier*.

DIRECTORS—L. N. Keating, A. L. Carr, D. J. Mathews, E. D. Richmond, C. H. Hackley, Geo. R. Bates, C. T. Hills.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$106,011 97	\$102,204 30	\$91,777 23	\$87,708 18
Stocks, bonds and mortgages.....	12,104 71	12,629 71	12,579 71	12,486 25
Overdrafts.....		19 47		
Due from banks in reserve cities.....	3,828 19	2,417 28	4,631 03	7,575 95
Due from other banks and bankers.....	67 61		59 97	42 60
Banking house.....	4,160 80	4,160 80	4,160 80	4,160 00
Furniture and fixtures.....	2,900 00	2,000 00	2,000 00	2,000 00
Other real estate.....	3,318 29	3,343 64	3,343 64	3,343 64
Current expenses and taxes paid.....	1,957 88	2,399 77	2,743 51	
Interest paid.....	846 34	1,075 12	1,508 02	7 11
Exchanges for clearing house.....				
Checks and cash items.....	136 76	401 29	497 06	1,014 98
Nickels and cents.....	20 04	19 77	56 99	30 89
Gold coin.....	1,890 00	1,850 00	2,220 00	2,800 00
Silver coin.....	780 00	1,080 00	1,610 00	855 00
U. S. and national bank notes.....	3,177 00	4,347 00	6,480 00	5,793 00
Totals.....	\$140,299 59	\$137,925 15	\$133,617 95	\$127,617 60
Liabilities.				
Capital stock paid in.....	\$70,000 00	\$70,000 00	\$70,000 00	\$70,000 00
Surplus fund.....	5,500 00	5,500 00	5,500 00	6,000 00
Undivided profits.....	11,588 11	13,326 77	14,999 51	7,699 23
Dividends unpaid.....				
Individual deposits subject to check.....	14,312 84	10,232 78	13,789 85	14,325 91
Certificates of deposit.....	17,719 45	21,228 07	15,916 69	15,441 67
Savings deposits.....	15,169 01	17,630 83	18,355 34	14,125 25
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	10 18	14 70	56 56	25 52
Notes and bills rediscounted.....	6,000 00			
Bills payable.....				
Totals.....	\$140,299 59	\$137,925 15	\$133,617 95	\$127,617 60

No. 11.

HASTINGS CITY BANK, HASTINGS.

Organized October 23, 1886.

D. G. ROBINSON, *President*; CHESTER MESSER, *Vice President*; DAN W. REYNOLDS, *Cashier*; WM. H. POWERS, *Assistant Cashier*.

DIRECTORS—D. G. Robinson, C. Messer, W. H. Powers, D. W. Reynolds, P. T. Colgrove, John Carveth, R. B. Messer.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$184,888 86	\$177,370 73	\$149,160 70	\$136,955 74
Stocks, bonds and mortgages	15,504 05	14,504 05	15,954 05	14,097 05
Overdrafts			84 90	500 77
Due from banks in reserve cities	3,979 78	12,893 15	14,123 96	28,173 73
Due from other banks and bankers				
Banking house				
Furniture and fixtures	1,780 00	1,780 00	1,780 00	1,780 00
Other real estate	2,150 00	2,150 00		
Current expenses and taxes paid	1,609 85	218 12	1,200 38	1,786 49
Interest paid				
Exchanges for clearing house				
Checks and cash items	99 00	284 56	1,496 03	1,060 33
Nickels and cents				
Gold coin	4,960 00	4,320 00	3,785 00	3,635 00
Silver coin	1,796 48	702 42	1,145 44	967 28
U. S. and national bank notes	3,366 00	4,591 00	6,498 00	4,266 80
Totals	\$219,484 02	\$217,814 08	\$195,213 45	\$193,232 38
Liabilities.				
Capital stock paid in	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund	9,000 00	12,000 00	12,000 00	12,000 00
Undivided profits	4,344 61	1,111 13	2,229 13	3,915 81
Dividends unpaid				
Individual deposits subject to check	31,923 87	31,023 36	27,289 04	30,671 56
Certificates of deposit	92,255 86	86,029 27	56,496 69	45,733 02
Savings deposits	7,060 66	7,651 27	7,248 59	6,961 99
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted			15,000 00	10,000 00
Bills payable		5,000 00		
Totals	\$219,484 02	\$217,814 08	\$195,213 45	\$193,232 38

No. 78.

HILLSDALE SAVINGS BANK, HILLSDALE.

Organized July 30, 1884.

CHAURCKY F. COOK, *President*; H. S. WALSWORTH, *Vice President*; ASHER B. LA FLEUR, *Cashier*.

DIRECTORS—J. F. Crome, J. F. King, J. H. Armstrong, C. F. Cook, H. S. Walsworth.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$281,649 83	\$262,462 78	\$233,890 41	\$257,618 24
Stocks, bonds and mortgages.....	59,076 55	55,256 53	53,756 55	42,877 11
Overdrafts.....	2,834 16	1,505 34	1,298 97	2,946 00
Due from banks in reserve cities.....	36,449 78	21,631 59	22,357 86	32,871 28
Due from other banks and bankers.....	5,765 00	21,951 70	18,962 96	14,770 55
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Current expenses and taxes paid.....	945 30	1,445 15	1,511 11	2,456 37
Interest paid.....	3,429 95	5,994 13	7,477 74	9,110 11
Exchanges for clearing house.....				
Checks and cash items.....	910 35	1,977 66	402 06	517 85
Nickels and cents.....	52 12	100 51	140 00	161 79
Gold coin.....	9,032 50	14,415 00	16,980 00	6,047 50
Silver coin.....	273 90	1,180 45	537 00	578 30
U. S. and national bank notes.....	5,975 00	16,994 00	7,926 00	13,257 00
Totals.....	\$400,708 04	\$406,555 15	\$361,540 72	\$385,541 95
Liabilities				
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits.....	15,230 28	15,994 40	17,722 36	21,577 14
Dividends unpaid.....				
Individual deposits subject to check.....	77,285 35	72,891 34	51,299 11	74,529 24
Certificates of deposit.....	174,426 07	177,947 06		
Savings deposits.....	16,889 56	42,521 74	212,519 25	212,435 57
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$400,708 04	\$406,555 15	\$361,540 72	\$385,541 95

No. 56.

FIRST STATE BANK OF HOLLAND, HOLLAND.

Organized December 16, 1889.

ISAAC CAPPON, *President*; JNO. W. BEARDSLEE, *Vice President*; G. W. MOKMA, *Cashier*; ISAAC MARSHJE, *Assistant Cashier*.

DIRECTORS—I. Cappon, J. W. Beardslee, G. J. Kollen, J. W. Garvelink, G. W. Mokma, G. J. Diekema, I. Marshje, Henry Kremers, Cornelius J. De Roo.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$145,885 83	\$187,618 75	\$111,715 41	\$111,375 00
Stocks, bonds and mortgages.....	45,664 82	48,031 49	46,506 49	46,256 49
Overdrafts	215 88	670 91	164 66	824 92
Due from banks in reserve cities	28,012 17	16,652 91	22,843 61	13,062 87
Due from other banks and bankers.....	6,569 73	9,972 01	447 90	3,219 39
Banking house.....	9,384 57	9,384 47	9,384 47	9,429 01
Furniture and fixtures	1,949 79	1,949 79	1,949 79	1,949 79
Other real estate.....				
Current expenses and taxes paid	1,287 05	210 39	694 27	1,890 57
Interest paid.....	1,496 12	410 48	1,638 74	2,054 28
Exchanges for clearing house.....				
Checks and cash items	435 03	282 99	310 22	72 92
Nickels and cents	119 21	84 83	105 24	103 00
Gold coin	1,185 00	2,255 00	715 00	1,815 00
Silver coin.....	1,994 70	1,065 90	1,323 91	228 85
U. S. and national bank notes	3,856 00	8,755 00	3,240 00	3,952 00
Totals.....	\$247,985 89	\$237,344 42	\$201,034 71	\$195,734 04
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,329 73	1,800 00	1,800 00	1,800 00
Undivided profits.....	5,869 61	1,470 25	4,261 58	7,801 06
Dividends unpaid.....				
Individual deposits subject to check	49,249 53	45,328 95	42,224 97	28,889 69
Certificates of deposit.....	43,687 38	47,785 23	24,857 10	28,770 38
Savings deposits.....	90,202 82	90,234 43	74,391 06	72,522 89
Certified checks.....				
Cashier's checks outstanding				
Due to banks and bankers	146 87	725 56		
Notes and bills rediscounted.....	7,500 00		3,500 00	6,000 00
Bills payable.....				
Totals	\$247,985 89	\$237,344 42	\$201,034 71	\$195,734 04

REPORT OF THE COMMISSIONER OF

No. 91.

HOLLAND CITY STATE BANK, HOLLAND.

Organized January 30, 1890.

JACOB VAN PUTTEN, *President*; WM. H. BEACH, *Vice President*; CORNELIUS VER SCHURE, *Cashier*.DIRECTORS—J. Van Putten, C. Ver Schure, J. Van Putten, Jr., A. Van Putten, M. Van Putten,
Wm. H. Beach, John C. Post, P. H. McBride, Dirk B. K. Van Raalte.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$159,267 06	\$144,744 18	\$132,994 08	\$120,413 97
Stocks, bonds and mortgages.....	32,712 60	28,312 60	27,737 60	28,633 33
Overdrafts.....	743 05	328 30	529 94	365 73
Due from banks in reserve cities.....	5,455 12	8,978 59	11,837 89	7,490 80
Due from other banks and bankers.....	434 85	138 98	2,102 66	95 30
Banking house.....	15,801 75	17,015 25	17,451 11	17,530 38
Furniture and fixtures.....	4,025 00	4,025 00	4,906 30	4,920 30
Other real estate.....				
Current expenses and taxes paid.....	912 50	64 37	800 28	1,318 62
Interest paid.....	1,331 51	290 64	1,038 55	1,633 36
Exchanges for clearing house.....				
Checks and cash items.....	50 53	1,234 32	616 41	590 36
Nickels and cents.....	140 31	96 80	123 20	137 40
Gold coin.....	1,512 59	1,475 50	1,155 00	2,808 90
Silver coin.....	1,178 84	1,705 87	862 12	1,157 22
U. S. and national bank notes.....	4,437 00	4,972 00	4,266 00	6,728 00
Totals.....	\$328,002 71	\$313,283 05	\$196,530 09	\$198,843 67
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,545 00	1,850 00	1,850 00	1,850 00
Undivided profits.....	4,934 29	657 27	3,851 22	7,084 10
Dividends unpaid.....		1,300 00	350 00	
Individual deposits subject to check.....	91,639 50	54,195 91	56,789 08	49,423 90
Certificates of deposit.....	53,667 62	70,829 44	65,575 23	61,314 04
Savings deposits.....	13,772 39	15,153 59	11,717 87	12,050 53
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....	2,398 91	14,296 84	6,396 64	6,121 10
Bills payable.....	10,000 00	5,000 00		6,000 00
Totals.....	\$328,002 71	\$313,283 05	\$196,530 09	\$198,843 67

No. 106.

FIRST STATE AND SAVINGS BANK, HOLLY.

Organized October 27, 1890.

JAMES C. SIMONSON, *President*; HENRY W. DOWNING, *Vice President*; EMERSON M. NEWELL, *Cashier*.DIRECTORS—Chas. A. Wilson, D. D. Hadley, H. W. Downing, J. C. Simonson, J. K. Tindall, M. S. Brewer,
James H. Cummins.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 8.	Report of Dec. 19.
Loans and discounts.....	\$132,952 08	\$122,573 63	\$99,463 44	\$101,318 31
Stocks, bonds and mortgages.....	53,275 00	54,925 00	57,085 00	56,585 00
Overdrafts.....	265 68	141 81	51 30	447 73
Due from banks in reserve cities.....	25,302 62	19,500 11	25,471 15	10,145 88
Due from other banks and bankers.....	500 00			
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	671 75	671 75	691 25	961 63
Other real estate.....				
Current expenses and taxes paid.....	1,372 17	123 85	1,116 44	1,323 91
Interest paid.....	582 11	5 19	60 28	2,329 76
Exchanges for clearing house.....				
Checks and cash items.....	315 51	1,466 23	96 91	344 07
Nickels and cents.....	49 33	43 42	66 52	34 02
Gold coin.....	4,713 00	4,856 50	6,831 00	6,126 00
Silver coin.....	796 80	760 50	484 75	266 35
U. S. and national bank notes.....	6,262 00	8,482 00	4,696 00	7,294 00
Totals.....	\$230,557 83	\$216,049 99	\$199,613 04	\$190,176 66
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,500 00	4,000 00	4,000 00	4,000 00
Undivided profits.....	6,384 27	2,000 22	4,256 94	7,481 48
Dividends unpaid.....		500 00	320 00	40 00
Individual deposits subject to check.....	25,210 43	21,013 37	20,328 02	14,707 26
Certificates of deposit.....	19,066 14	6,602 87	4,907 14	4,837 60
Savings deposits.....	126,001 99	181,538 53	115,905 94	109,335 32
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	395 00	395 00	295 00	295 00
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$230,557 83	\$216,049 99	\$199,613 04	\$190,176 66

REPORT OF THE COMMISSIONER OF

No. 131.

FARMERS' STATE BANK OF HOMER, HOMER.

Organised January 20, 1892.

ALBERT ANDRUS, *President*; JOHN POWERS, *Vice President*; W. J. WEBSTER, *Cashier*.

DIRECTORS—Albert Andrus, W.-J. Webster, Philo Gibbs, John Powers, Geo. W. Aldrich, Fred Benham.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$28,977 77	\$26,106 63	\$21,106 13	\$31,314 80
Stocks, bonds and mortgages.....	656 00	656 00	656 00	656 00
Overdrafts.....	40 67	19 55	16 83	75 11
Due from banks in reserve cities.....	1,577 73	2,504 44	1,994 88	6,509 66
Due from other banks and bankers.....				
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	800 00	800 00	800 00	800 00
Other real estate.....				
Current expenses and taxes paid.....	326 66		223 00	435 07
Interest paid.....		20 79	55 42	85 42
Exchanges for clearing house.....				
Checks and cash items.....	23 70	10 47	53 31	65 98
Nickels and cents.....	15 76	4 58	5 90	9 77
Gold coin.....	1,455 00	400 00	407 50	415 00
Silver coin.....	162 55	75 85	234 65	81 15
U. S. and national bank notes.....	2,152 00	1,997 00	1,616 00	2,161 00
Totals.....	\$39,186 84	\$35,291 81	\$30,279 67	\$35,608 74
Liabilities.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund.....	150 00	200 00	200 00	200 00
Undivided profits.....	581 96	46 87	291 09	948 00
Dividends unpaid.....		21 00		
Individual deposits subject to check.....	15,639 33	14,972 70	11,971 84	16,749 50
Certificates of deposit.....	5,815 56	3,051 24	2,816 74	2,411 24
Savings deposits.....				
Certified checks.....				300 00
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....	2,000 00	2,000 00		
Totals.....	\$39,186 84	\$35,291 81	\$30,279 67	\$35,608 74

No. 128.

FIRST STATE BANK OF HOMER, HOMER.

Organized December 31, 1891.

THOMAS LYON, *President*; E. P. ALLEN, *Cashier*.

DIRECTORS—Thos. Lyon, Alvares E. Howell, Chas. C. Worthington, John W. Breakey, Thomas E. Balow, Wm. A. Lane, B. F. Weatherbee.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$64,916 70	\$61,949 85	\$56,722 41	\$53,638 86
Stocks, bonds and mortgages.....	3,420 98	3,990 81	3,710 48	3,682 04
Overdrafts.....	951 68	471 28	2,241 87	1,172 84
Due from banks in reserve cities.....	3,032 10	121 01	1,131 14	10,492 91
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	4,500 00	4,500 00	4,500 00	4,500 00
Other real estate.....				
Current expenses and taxes paid.....	588 31	4 80	460 44	715 16
Interest paid.....	146 94	19 27	267 07	298 09
Exchanges for clearing house.....				
Checks and cash items.....	39 16	425 71		
Nickels and cents.....	62 22	48 87	5 91	4-53
Gold coin.....	450 00	480 00	500 00	1,020 00
Silver coin.....	122 30	217 10	42 50	58 39
U. S. and national bank notes.....	2,025 00	831 00	462 00	1,342 00
Totals.....	\$90,256 39	\$73,042 71	\$70,042 52	\$76,920 73
Liabilities.				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	750 00	1,000 00	1,000 00	1,000 00
Undivided profits.....	1,617 42	353 14	935 87	2,527 96
Dividends unpaid.....	72 84	257 87	129 08	
Individual deposits subject to check.....	25,815 12	17,014 56	15,931 17	29,116 78
Certificates of deposit.....	6,159 00	7,808 65	8,662 00	9,028 00
Savings deposits.....				
Certified checks.....	12 00			
Cashier's checks outstanding.....				
Due to banks and bankers.....		1,314 49	684 95	
Notes and bills rediscounted.....	10,800 00	10,300 00	7,300 00	
Bills payable.....			400 00	250 00
Totals.....	\$90,256 39	\$73,042 71	\$70,042 52	\$76,920 73

REPORT OF THE COMMISSIONER OF

No. 109.

FIRST STATE AND SAVINGS BANK, HOWELL.

Organized January 12, 1891.

CHARLES FISHBECK, *President*; CHARLES CURTIS, *Vice President*; HERMAN J. WINCHELL, *Cashier*.

DIRECTORS—Chas. Curtis, Asa Van Kleeck, Chas. Fishbeck, S. B. Rubert, John Ryan, Chas. A. Goodnow, Wm. P. Van Winkle.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$110,454 79	\$39,169 11	\$70,180 91	\$67,923 72
Stock, bonds and mortgages	42,993 19	44,890 46	33,720 46	36,966 86
Overdrafts				
Due from banks in reserve cities	13,500 73	8,646 67	1,663 77	7,574 27
Due from other banks and bankers				
Banking house	4,439 32	4,439 32	4,439 32	4,439 32
Furniture and fixtures	1,585 41	1,585 41	1,585 41	1,585 41
Other real estate				
Current expenses and taxes paid	3 25	14 34	2 50	24 55
Interest paid	40 07	185 04	173 32	251 45
Exchanges for clearing house				
Checks and cash items	1,960 57	106 49	2,553 56	1,163 43
Nickels and cents	77 46	40 26	29 16	57 52
Gold coin	962 50	1,502 50	1,663 00	2,317 50
Silver coin	970 75	1,226 20	1,006 80	1,094 50
U. S. and national bank notes	9,964 00	9,983 00	9,118 00	8,509 00
Totals	\$136,852 05	\$161,868 80	\$132,148 21	\$132,097 53
Liabilities.				
Capital stock paid in	\$50,500 00	\$50,500 00	\$50,500 00	\$50,500 00
Surplus fund	900 00	900 00	900 00	900 00
Undivided profits	2,067 43	2,385 72	1,967 10	2,666 51
Dividends unpaid				
Individual deposits subject to check	15,640 92	15,488 61	15,668 74	11,636 35
Certificates of deposit	112,593 64	37,472 77	59,529 81	62,669 08
Savings deposits	5,120 06	5,121 70	2,582 56	2,675 59
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$136,852 05	\$161,868 80	\$132,148 21	\$132,097 53

No. 140.

BOIES' STATE SAVINGS BANK, HUDSON.

Organized August 27, 1892.

STEPHEN A. EATON, *President*; JAMES B. THORN, *Vice President*; JOHN H. BOIMS, *Cashier*.

DIRECTORS—Stephen A. Eaton, James B. Thorn, David J. Beachboard, H. V. C. Hart, D. H. Carpenter, E. M. Nix, John H. Boies, John M. Baker.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$67,685 05	\$75,487 45	\$53,659 01	\$50,209 86
Stocks, bonds and mortgages.....	115,047 18	111,835 18	101,244 77	99,278 07
Overdrafts.....	17,642 80	3,298 78	11,506 18	6,098 00
Due from banks in reserve cities.....	9,356 25	10,747 87	12,887 55	45,964 53
Due from other banks and bankers.....	416 69	188 70		
Banking house.....	3,333 33	3,333 33	3,333 33	3,333 33
Furniture and fixtures.....	1,714 55	1,714 55	1,714 55	1,714 55
Other real estate.....				
Current expenses and taxes paid.....	1,233 71	1,989 43	2,004 45	3,703 73
Interest paid.....	1,118 06	2,227 89	2,812 55	3,787 81
Exchanges for clearing house.....				
Checks and cash items.....	508 20	183 41	91 80	100 43
Nickels and cents.....	84 53	75 67	141 02	153 41
Gold coin.....	2,547 50	2,850 00	545 00	1,742 50
Silver coin.....	527 20	930 95	756 05	496 90
U. S. and national bank notes.....	5,219 00	8,695 00	6,467 00	6,236 00
Totals.....	\$226,484 04	\$223,556 66	\$198,163 26	\$222,968 62
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....				
Undivided profits.....	6,898 65	8,578 96	11,024 85	14,359 44
Dividends unpaid.....				
Individual deposits subject to check.....	14,819 88	16,268 57	13,870 08	26,852 38
Certificates of deposit.....	91,873 44	80,755 11		75,597 70
Savings deposits.....	36,120 43	32,559 02	86,368 33	21,059 10
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	1,721 64			
Notes and bills rediscounted.....		10,100 00	6,400 00	
Bills payable.....			5,000 00	
Totals.....	\$226,484 04	\$223,556 66	\$198,163 26	\$222,968 62

REPORT OF THE COMMISSIONER OF

No. 143.

THOMPSON SAVINGS BANK, HUDSON.

Organized October 22, 1891.

W. B. THOMPSON, *President*; G. I. THOMPSON, *Vice President*; CHAS. C. WHITNEY, *Cashier*.

DIRECTORS—William B. Thompson, Fred S. Vedder, R. W. Thompson, G. I. Thompson, Chas. C. Whitney.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$122,712 17	\$115,825 67	\$95,015 28	\$86,758 18
Stocks, bonds and mortgages	172,647 12	171,366 42	185,574 24	197,829 98
Overdrafts	3,438 85	1,902 17	5,532 56	16,318 50
Due from banks in reserve cities	44,846 69	11,204 99	14,025 88	15,322 49
Due from other banks and bankers	2,000 00			
Banking house	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures	6,103 04	6,060 00	6,060 00	6,060 00
Other real estate	7,136 80	3,501 00	3,501 00	3,501 00
Current expenses and taxes paid	2,630 86	108 55	1,151 31	2,096 14
Interest paid	2,056 87	888 06	1,512 79	3,607 86
Exchanges for clearing house				
Checks and cash items	640 82	645 43	308 40	378 43
Nickels and cents	55 18	70 73	126 23	63 26
Gold coin	5,100 00	160 90	180 00	85 00
Silver coin	957 60	799 40	340 70	766 85
U. S. and national bank notes	15,106 00	58,124 00	41,345 00	30,028 00
Totals	\$390,432 00	\$374,621 72	\$358,608 39	\$366,807 79
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund		1,000 00	1,000 00	1,000 00
Undivided profits	12,876 68	2,532 65	6,738 48	13,164 16
Dividends unpaid				
Individual deposits subject to check	30,229 25	21,258 17	22,447 85	28,836 00
Certificates of deposit				166,227 94
Savings deposits	247,826 07	244,835 90	228,422 06	57,579 69
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted		5,000 00		
Bills payable				
Totals	\$390,432 00	\$374,621 72	\$358,608 39	\$366,807 79

No. 24.

LAPEER COUNTY BANK, IMLAY CITY.

Organized January 26, 1888.

JNO. BORLAND, *President*; WALTER WALKER, *Vice President*; JNO. BORLAND, JR., *Cashier*; W. J. ABBE, *Assistant Cashier*.

DIRECTORS—Jno. Borland, J. E. Coope, Walter Walker, Edward E. Palmer, D. V. Yerex, Jno. Borland, Jr.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$115,556 87	\$110,861 17	\$101,316 24	\$87,798 06
Stocks, bonds and mortgages.....	45,075 40	39,014 67	34,955 75	29,791 22
Overdrafts.....	712 60	768 05	1,396 06	489 97
Due from banks in reserve cities.....	14,128 20	15,046 94	21,896 22	37,792 06
Due from other banks and bankers.....		20 88	50 00	850 00
Banking house.....	4,923 44	4,923 44	4,923 44	4,923 44
Furniture and fixtures.....	1,891 04	1,891 04	1,891 04	1,891 04
Other real estate.....	450 00	5,132 10	834 32	1,790 29
Current expenses and taxes paid.....	1,101 08	16 17	283 42	1,532 16
Interest paid.....	325 16	11 87		2,518 99
Exchanges for clearing house.....				
Checks and cash items.....	1,461 83	1,151 41	2,664 65	1,044 71
Nickels and cents.....	83 40	59 12	48 16	42 32
Gold coin.....	815 00	290 00	1,125 00	740 00
Silver coin.....	1,152 40	784 00	829 50	1,418 00
U. S. and national bank notes.....	7,098 00	7,325 00	9,518 00	6,463 00
Totals.....	\$194,784 37	\$187,295 81	\$181,711 80	\$178,580 26
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,500 00	6,000 00	6,000 00	6,000 00
Undivided profits.....	5,617 89	889 53	3,439 26	8,898 70
Dividends unpaid.....				
Individual deposits subject to check.....	132,027 47	123,705 52	110,732 54	109,794 18
Certificates of deposit.....	1,639 01	6,700 76	11,520 00	3,887 23
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$194,784 37	\$187,295 81	\$181,711 80	\$178,580 26

No. 58.

IONIA COUNTY SAVINGS BANK, IONIA.

Organized January 4, 1886.

H. R. WAGAR, *President*; L. B. TOWNSEND, *Vice President*; JOSIAH E. JUST, *Cashier*.

DIRECTORS—Larmon B. Townsend, Channcey, J. Rumsey, Nathan B. Hayes, A. F. Kelsey, Josiah E. Just, Allen S. Wright, L. N. Olmsted, H. R. Wagar, Franklin H. Doland.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$224,089 72	\$204,874 28	\$177,880 69	\$168,413 93
Stocks, bonds and mortgages.....	118,774 42	109,052 09	92,677 09	86,942 09
Overdrafts.....	10,757 12	7,458 43	7,972 93	9,904 65
Due from banks in reserve cities.....	10,739 54	11,896 81	10,865 85	884 82
Due from other banks and bankers.....	13,478 92	11,452 85	9,371 41	8,053 49
Banking house.....				
Furniture and fixtures.....	3,900 00	3,902 80	3,904 05	3,904 05
Other real estate.....				
Current expenses and taxes paid.....	2,061 29	340 06	1,405 40	2,928 65
Interest paid.....	3,601 70	496 72	2,806 12	5,192 96
Exchanges for clearing house.....				
Checks and cash items.....	15,385 08	7,598 81	2,108 62	20,587 72
Nickels and cents.....	7 50	32 80	11 12	15 48
Gold coin.....	182 50	3,660 00	10,045 00	11,845 00
Silver coin.....	4,610 43	6,488 80	4,784 67	3,174 75
U. S. and national bank notes.....	36,491 00	29,051 00	8,281 00	7,057 00
Totals.....	\$444,029 17	\$400,791 95	\$334,063 95	\$327,904 59
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	8,000 00	9,500 00	9,500 00	9,500 00
Undivided profits.....	8,312 11	437 78	4,044 12	6,609 39
Dividends unpaid.....		269 50		
Individual deposits subject to check.....	54,552 28	67,497 79	28,799 71	28,404 66
Certificates of deposit.....	256,624 74	208,905 01		
Savings deposits.....	60,909 40	54,650 48	227,711 53	201,166 75
Certified checks.....			350 00	
Cashier's checks outstanding.....				
Due to banks and bankers.....	530 22	783 20	112 72	5,119 67
Notes and bills rediscounted.....	5,090 42	3,798 19	13,545 87	27,104 12
Bills payable.....				
Totals.....	\$444,029 17	\$400,791 95	\$334,063 95	\$327,904 59

No. 135.

COMMERCIAL BANK OF IRON MOUNTAIN, IRON MOUNTAIN.

Organized March 7, 1892.

JESSE SPALDING, *President*; JOHN F. HANCOCK, *Vice President*; OLIVER EVANS, *Cashier*.

DIRECTORS—Jesse Spalding, Warren J. Davis, Herbert M. Pelham, Oliver Evans, Ed. L. Parmenter, Jr., M. Levy, A. F. Wright, J. F. Hancock, Francis A. Brown.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$92,609 50	\$82,227 49	\$80,509 43	\$62,155 40
Stocks, bonds and mortgages	12,780 00	16,230 00	18,350 00	2,270 00
Overdrafts	63 82	1,289 75	2 86	5 45
Due from banks in reserve cities	11,233 35	3,970 27	5,963 12	2,367 73
Due from other banks and bankers	606 72	1,746 06	219 30	596 06
Banking house				
Furniture and fixtures	1,891 52	1,891 52	1,891 52	1,891 52
Other real estate				
Current expenses and taxes paid	1,577 71	127 83	1,133 12	1,953 70
Interest paid				
Exchanges for clearing house				
Checks and cash items	305 29	178 30	154 54	276 35
Nickels and cents	110 08	115 84	114 02	124 40
Gold coin	3,445 00	1,200 00	3,000 00	3,000 00
Silver coin	558 00	1,450 00	1,136 50	1,140 50
U. S. and national bank notes	14,560 00	9,000 00	11,030 00	6,204 00
Totals	\$146,710 99	\$119,371 54	\$108,504 41	\$82,475 63
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits	2,094 25	2,275 44	2,520 44	4,298 89
Dividends unpaid				
Individual deposits subject to check	43,394 57	29,515 65	19,228 31	14,850 74
Certificates of deposit	22,868 67	19,004 82	7,332 70	4,354 78
Savings deposits	19,494 31	14,498 53	11,446 11	7,678 44
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	1,859 19	3,062 10	976 85	292 78
Notes and bills rediscounted				
Bills payable			10,000 00	
Totals	\$146,710 99	\$119,371 54	\$108,504 41	\$82,475 63

REPORT OF THE COMMISSIONER OF

No. 160.

PEOPLE'S SAVINGS BANK OF IRONWOOD, IRONWOOD.

Organized May 18, 1898.

S. S. CURRY, *President*; J. H. TAYLOR, *Vice President*; A. D. GARNER, *Cashier*.

DIRECTORS—J. H. Taylor, J. D. Day, S. S. Curry, M. P. O'Brien, L. J. Petit, D. McViehe Wm. Trebilcock.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts		\$30,309 84	\$38,198 42	\$55,429 25
Stocks, bonds and mortgages		10,476 30	13,169 74	10,317 68
Overdrafts		175 78	378 27	1,046 16
Due from banks in reserve cities		15,164 35	11,296 82	10,546 97
Due from other banks and bankers		2,325 32	10,038 75	483 88
Banking house		4,000 00	4,000 00	4,000 00
Furniture and fixtures		800 00	800 00	800 00
Other real estate				
Current expenses and taxes paid		608 44	978 26	1,317 66
Interest paid				
Exchanges for clearing house				
Checks and cash items		264 48	158 23	106 13
Nickels and cents		38 15	35 50	14 30
Gold coin		3,510 00	3,600 00	3,030 00
Silver coin		1,015 00	1,265 75	1,590 75
U. S. and national bank notes		12,862 00	2,137 00	1,290 00
Totals		\$32,549 61	\$36,101 74	\$39,972 71
Liabilities.				
Capital stock paid in		\$30,810 00	\$35,020 00	\$35,020 00
Surplus fund				
Undivided profits		512 38	748 10	2,545 33
Dividends unpaid				
Individual deposits subject to check		35,012 12	32,686 16	38,181 14
Certificates of deposit		6,540 00	6,420 00	7,237 40
Savings deposits		9,637 81	11,227 48	11,495 64
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		37 30		443 20
Notes and bills rediscounted				
Bills payable				
Totals		\$32,549 61	\$36,101 74	\$39,972 71

No. 12.

THE PENINSULA BANK, ISHPEMING.

Organised October 27, 1887.

WM. SEDGWICK, *President*; OLE WALSETH, *Vice President*; I. B. ROBERTS, *Cashier*; D. P. HOUSEHOLDER, *Assistant Cashier*.

DIRECTORS—Wm. H. Williams, Otto Eger, Timothy Hughes, Robert Maxwell, Ole Walseth, Wm. Sedgwick, F. Braastad, Thos. Watters, T. H. Bargh.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$119,497 65	\$94,625 36	\$78,110 77	\$76,458 42
Stocks, bonds and mortgages	53,226 60	50,789 21	46,585 88	44,767 00
Overdrafts	946 42	1,179 70	1,280 80	1,217 06
Due from banks in reserve cities	36,719 36	6,104 75	12,862 87	9,197 84
Due from other banks and bankers	2,066 27	1,833 96	1,190 30	921 22
Banking house	15,500 00	15,500 00	15,500 00	15,500 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate				
Current expenses and taxes paid				
Interest paid				
Exchanges for clearing house				
Checks and cash items	2,684 27	1,670 14	924 07	356 62
Nickels and cents	53 99	24 52	33 58	21 56
Gold coin	10,297 50	14,792 50	12,910 00	15,735 00
Silver coin	1,321 00	829 00	677 00	1,048 00
U. S. and national bank notes	3,191 00	2,927 00	6,648 06	1,607 00
Totals	\$246,504 06	\$190,776 14	\$178,671 77	\$167,829 72
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	8,000 00	8,000 00	8,000 00	9,000 00
Undivided profits	2,969 97	1,853 70	2,446 04	205 26
Dividends unpaid				1,491 00
Individual deposits subject to check	104,485 02	61,268 08	62,496 48	51,547 04
Certificates of deposit	23,443 86	28,466 07	16,514 83	15,429 83
Savings deposits	57,665 21	41,088 89	39,082 74	38,515 67
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		159 45	181 68	1,310 72
Notes and bills rediscounted				
Bills payable				
Totals	\$246,504 06	\$190,776 14	\$178,671 77	\$167,829 72

No. 150.

ITHACA SAVINGS BANK, ITHACA.

Organized January 16, 1893.

GEO. A. STEEL, *President*; C. WATERBURY, *Vice President*; C. A. PRIOR, *Cashier*.

DIRECTORS—James B. Crawford, C. E. Webster, Wm. F. Thompson, Willard M. Weller, J. H. Seaver, C. Waterbury, J. Lee Potts, Geo. A. Steel, John C. Hicks.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$57,339 42	\$58,997 44	\$53,498 88	\$56,080 25
Stocks, bonds and mortgages	2,125 00	2,125 00	2,250 00	2,190 00
Overdrafts		5 00	6 80	50 37
Due from banks in reserve cities	2,209 59	4,743 80	3,798 18	5,740 80
Due from other banks and bankers	500 00	4 20	32 46	5,899 15
Banking house				
Furniture and fixtures	887 75	885 50	885 50	885 50
Other real estate				
Current expenses and taxes paid	853 81	113 26	576 20	919 74
Interest paid	10 63	17 06	168 41	288 09
Exchanges from clearing house				
Checks and cash items	76 84	91 15	524 88	122 55
Nickels and cents	74 10	80 19	21 87	97 41
Gold coin	125 00	1,165 00	1,715 00	1,205 00
Silver coin	220 00	641 00	1,262 00	345 00
U. S. and national bank notes	3,152 00	2,794 00	4,371 00	1,451 00
Totals	\$67,559 13	\$71,662 60	\$69,108 13	\$75,074 36
Liabilities.				
Capital stock paid in	\$25,500 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund		200 00	200 00	200 00
Undivided profits	1,522 85	490 96	1,261 13	2,537 57
Dividends unpaid				
Individual deposits subject to check	23,830 06	16,772 00	20,068 54	25,015 40
Certificates of deposit	14,362 94	15,484 55	10,322 25	11,888 27
Savings deposits	1,853 78	1,265 09	756 21	933 12
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable		2,500 00	1,500 00	
Totals	\$67,559 13	\$71,662 60	\$69,108 13	\$75,074 36

No. 68.

JACKSON CITY BANK, JACKSON.

Organised January 1, 1885.

WM. M. THOMPSON, *President*; R. H. EMERSON, *Vice President*; BENJAMIN NEWKIRK, *Cashier*;
G. R. BYRNE, *Assistant Cashier*.

DIRECTORS—Wm. M. Thompson, B. Newkirk, G. R. Byrne, R. H. Emerson, Anna M. Thompson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$462,883 64	\$412,356 07	\$408,537 90	\$396,306 01
Stocks, bonds and mortgages.....	187,600 00	187,950 00	186,950 00	188,950 00
Overdrafts.....	4,926 66	2,027 11	2,116 28	2,673 26
Due from banks in reserve cities.....	86,035 59	25,003 20	24,963 65	31,196 42
Due from other banks and bankers	3,681 63	1,930 68	635 97	150 00
Banking house.....	9,000 00	9,000 00	32,000 00	32,000 00
Furniture and fixtures.....	1,000 00	14,736 12	15,000 00	15,000 00
Other real estate.....	28,206 85	31,008 69	10,000 00	10,000 00
Current expenses and taxes paid.....	3,334 46	152 18	3,062 98	5,255 21
Interest paid.....				
Exchanges for clearing house	8,450 76	337 62	1,302 16	923 03
Checks and cash items.....	87 75	95 55	30 00	14 13
Nickels and cents	29 10	66 13	59 89	27 14
Gold coin.....	6,252 50	11,155 00	21,654 40	15,239 20
Silver coin.....	1,897 90	3,906 35	2,533 65	2,842 35
U. S. and national bank notes.....	33,315 00	29,177 00	21,857 00	35,174 00
Totals	\$836,751 84	\$725,991 70	\$726,603 88	\$733,741 75
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits.....	80,372 46	46,860 01	51,998 24	57,406 91
Dividends unpaid				
Individual deposits subject to check.....	384,459 41	307,095 01	302,750 40	324,413 41
Certificates of deposit.....	121,690 28	121,406 09	121,426 54	101,150 76
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding				
Due to banks and bankers.....	229 69	631 59	428 70	770 67
Notes and bills rediscounted.....				
Bills payable.....				
Totals	\$836,751 84	\$725,991 70	\$726,603 88	\$733,741 75

No. 14.

THE UNION BANK, JACKSON.

Organized November 1, 1883.

WM. H. WITHINGTON, *President*; C. C. BLOOMFIELD, *Vice President*; A. B. ROBINSON, *Manager*;
A. M. WALKER, *Cashier*.DIRECTORS—L. H. Field, Thos. A. Wilson, Zenas C. Eldred, Addison B. Robinson, Dwight S. Smith,
Chas. C. Bloomfield, Wm. H. Withington.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$564,571 29	\$502,824 73	\$480,741 53	\$376,094 84
Stocks, bonds and mortgages.....	192,808 09	172,573 09	147,715 91	147,547 57
Overdrafts.....	3,985 93	702 65	2,697 09	3,141 88
Due from banks in reserve cities.....	47,285 89	49,549 13	39,337 25	99,828 75
Due from other banks and bankers.....				
Banking house.....	28,000 00	28,000 00	28,000 00	28,000 00
Furniture and fixtures.....	7,091 47	7,091 47	7,861 68	7,861 68
Other real estate.....	3,843 61	3,928 95	3,928 95	3,928 95
Current expenses and taxes paid.....	7,438 06	262 00	2,905 69	4,963 80
Interest paid.....	2,067 18	572 42	2,250 87	7,035 56
Exchanges for clearing house.....	3,869 95	888 61	590 36	886 45
Checks and cash items.....	395 97	606 22	338 82	751 25
Nickels and cents.....	752 28	739 49	222 10	404 34
Gold coin.....	40,335 00	45,802 50	37,332 75	25,467 95
Silver coin.....	3,680 30	6,168 50	5,914 16	4,571 60
U. S. and national bank notes.....	35,608 00	20,147 00	16,984 00	19,846 00
Totals.....	\$941,743 02	\$839,851 76	\$727,371 21	\$730,330 62
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits.....	38,096 89	25,285 65	33,463 73	42,435 00
Dividends unpaid.....		2,327 50		
Individual deposits subject to check.....	149,017 58	119,170 67	113,991 21	189,189 97
Certificates of deposit.....	200,864 89	185,987 02	116,792 18	120,394 67
Savings deposits.....	413,543 55	366,521 38	312,298 85	289,309 39
Certified checks.....			37 93	460 00
Cashier's checks outstanding.....				
Due to banks and bankers.....	15,220 61	4,791 91	15,217 26	13,541 59
Notes and bills rediscounted.....		10,767 63	10,570 05	
Bills payable.....				
Totals.....	\$941,743 02	\$839,851 76	\$727,371 21	\$730,330 62

No. 115.

THE GROSVENOR SAVINGS BANK, JONESVILLE.

Organized March 28, 1891.

E. O. GROSVENOR, *President*; J. A. SIBBALD, *Vice President*; CHAS. F. WADE, *Cashier*;
W. M. WETMORE, *Assistant Cashier*.

DIRECTORS—Ebenezer O. Grosvenor, John A. Sibbald, John S. Lewis, Edgar A. Wisner, Charles F. Wade.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$123,979 72	\$111,610 41	\$127,311 27	\$149,520 68
Stocks, bonds and mortgages.....	29,279 92	45,862 98	29,084 92	30,142 06
Overdrafts.....	2,223 74	7,013 26	6,652 66	3,891 44
Due from banks in reserve cities.....	29,668 89	21,984 92	19,610 16	9,786 81
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	1,600 00	1,500 00	1,500 00	1,500 00
Other real estate.....				
Current expenses and taxes paid.....	2,730 87	33 37	516 48	1,012 80
Interest paid.....	4,866 15	400 09	1,069 01	1,780 00
Exchanges for clearing house.....				
Checks and cash items.....	905 62	507 70	579 68	464 05
Nickels and cents.....	154 95	30 87	122 61	75 05
Gold coin.....	3,540 00	4,800 00	6,420 00	6,200 00
Silver coin.....	755 55	1,279 00	998 05	1,240 30
U. S. and national bank notes.....	11,308 00	7,589 00	7,019 00	6,890 00
Totals.....	\$211,013 41	\$201,996 60	\$200,833 79	\$211,993 19
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	4,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	15,246 19	2,338 50	4,774 19	6,850 33
Dividends unpaid.....				
Individual deposits subject to check.....	27,414 22	22,521 56	37,944 60	29,363 15
Certificates of deposit.....	114,853 00	116,206 00	98,115 00	110,740 00
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		980 54		89 71
Notes and bills rediscounted.....				5,000 00
Bills payable.....				
Totals.....	\$211,013 41	\$201,996 60	\$200,833 79	\$211,993 19

No. 147.

HOME SAVINGS BANK OF KALAMAZOO, KALAMAZOO.

Organized December 27, 1892.

H. B. COLMAN, *President*; F. B. ORCUTT, *Vice President*; VERNON T. BARKER, *Cashier*.DIRECTORS—Nehemiah Chase, Leonard, G. Bragg, Herman H. Schaberg, Jas. T. Upjohn, Wm. G. Howard
H. B. Colman, F. B. Orcutt, Vernon T. Barker, Joseph Speyer, Otto Ihling, Lyman Blakesier.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$70,531 32	\$68,544 01	\$69,825 13	\$68,444 24
Stocks, bonds and mortgages.....	9,403 75	9,277 75	8,956 75	8,882 75
Overdrafts.....	2 87	58 52	11 29	23 24
Due from banks in reserve cities.....	7,339 10	3,827 09	3,980 37	3,696 40
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	6,935 28	6,935 28	6,935 28	6,935 00
Other real estate.....				
Current expenses and taxes paid.....	2,506 58	96 67	1,086 45	1,739 95
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	506 25	791 73	1,943 46	178 60
Nickels and cents.....	13 51	6 13	15 84	9 82
Gold coin.....	2,047 50	2,625 00	3,185 00	3,230 00
Silver coin.....	740 00	349 10	428 35	479 90
U. S. and national bank notes.....	5,694 00	1,958 00	5,734 00	6,499 00
Totals.....	\$105,970 16	\$94,409 28	\$102,101 92	\$106,059 00
Liabilities.				
Capital stock paid in.....	\$46,580 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits.....	3,227 49	766 27	1,973 83	3,122 31
Dividends unpaid.....				
Individual deposits subject to check.....	27,763 92	17,191 29	16,773 81	18,446 89
Certificates of deposit.....	15,980 10	17,573 13	19,055 20	17,146 71
Savings deposits.....	7,562 36	7,700 73	8,725 94	13,671 59
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	4,956 29	1,177 86	5,573 14	2,671 50
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$105,970 16	\$94,409 28	\$102,101 92	\$106,059 00

No. 1.

KALAMAZOO SAVINGS BANK, KALAMAZOO.

Organized January 12, 1880.

CHAS. J. MONROE, *President*; HENRY BRES, *Vice President*; R. J. WILLIAMSON, *Cashier*;
F. G. DEWEY, *Assistant Cashier*.
DIRECTORS—C. J. Monroe, Henry Brees, Wm. G. Kirby, Jno. Mackey, Wm. J. Kirby, A. C. Wortley,
R. J. Williamson, Frederick A. Smith, John W. Kirby.

Resources.	Report of May 4.	Report of July 12.*	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$349,495 22	\$253,683 76	\$192,964 62	\$214,112 19
Stocks, bonds and mortgages.....	299,328 37	296,284 87	290,290 07	281,730 07
Overdrafts.....		70 68	5 41	
Due from banks in reserve cities.....	17,327 88	84,761 21	133,399 81	110,543 64
Due from other banks and bankers.....				
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....				
Other real estate.....	1,500 00	1,500 00	1,500 00	1,500 00
Current expenses and taxes paid.....	2,106 50	447 73	1,859 13	78 87
Interest paid.....	2,365 87	950 22	1,785 24	215 64
Exchanges for clearing house.....				
Checks and cash items.....	284 04	567 47	2,839 15	2,143 01
Nickels and cents.....	825 47	783 42	585 79	528 31
Gold coin.....	15,745 00	13,860 00	17,136 00	15,390 00
Silver coin.....	1,985 00	1,545 00	1,975 45	2,345 00
U. S. and national bank notes.....	28,899 00	35,116 00	31,067 00	27,479 00
Totals.....	\$790,661 35	\$699,509 86	\$674,996 64	\$666,070 73
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	40,000 00	45,000 00	45,000 00	50,000 00
Undivided profits.....	26,828 47	10,618 75	16,809 28	5,825 30
Dividends unpaid.....				
Individual deposits subject to check.....	41,058 81	36,956 57	33,895 32	33,087 48
Certificates of deposit.....	129,476 25	114,118 53	97,315 88	102,903 05
Savings deposits.....	471,896 48	424,883 04	396,188 45	392,987 73
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	31,006 34	18,418 97	45,457 71	31,287 17
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$790,661 35	\$699,509 86	\$674,996 64	\$666,070 73

REPORT OF THE COMMISSIONER OF

No. 41.

LAKE ODESSA SAVINGS BANK, LAKE ODESSA.

Organized May 22, 1888.

H. R. WAGAR, *President*; E. E. WAGAR, *Vice President*; W. J. PIEROVAL, *Cashier*.

DIRECTORS—H. R. Wagar, F. L. Wagar, E. O. Wagar, E. E. Wagar, N. W. Page.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$19,980 91	\$19,804 59	\$16,788 84	\$16,574 26
Stocks, bonds and mortgages.....	5,005 00	5,605 00	5,355 00	4,542 84
Overdrafts.....	2,216 78	2,840 25	3,106 28	2,807 45
Due from banks in reserve cities.....	4,830 47	534 40	1,535 00	5,676 31
Due from other banks and bankers.....	375 00	375 00	375 00	375 00
Banking house.....	1,200 00	1,200 00	1,200 00	1,200 00
Furniture and fixtures.....	908 65	908 65	908 65	908 65
Other real estate.....	12,643 00	12,518 00	12,373 00	12,073 00
Current expenses and taxes paid.....	306 31	52 05	270 62	457 74
Interest paid.....	102 72	11 66	210 85	327 58
Exchanges for clearing house.....				
Checks and cash items.....	916 56	981 08	401 61	1,114 76
Nickels and cents.....	57 44	37 34	55 06	54 50
Gold coin.....	110 00	35 00	255 00	300 00
Silver coin.....	149 10	218 00	116 70	512 65
U. S. and national bank notes.....	1,627 00	2,853 00	2,401 00	1,629 00
• Totals.....	\$50,428 89	\$47,474 02	\$45,247 56	\$47,953 74
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,000 00	1,100 00	1,100 00	1,100 00
Undivided profits.....	2,529 54	2,693 91	2,986 78	3,786 79
Dividends unpaid.....				
Individual deposits subject to check.....	7,636 67	9,019 13	8,691 15	9,816 42
Certificates of deposit.....	14,262 65	9,549 15	6,482 32	6,720 53
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		171 83	984 81	
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$50,428 89	\$47,474 02	\$45,247 56	\$47,953 74

No. 16.

INGHAM COUNTY SAVINGS BANK, LANSING.

Organized November 1, 1886.

H. J. DOWNEY, *President*; E. L. ROBERTSON, *Vice President*; J. A. MAY, *Cashier*; L. ADELBERT BAKER, *Assistant Cashier*.

DIRECTORS—E. L. Robertson, J. R. E-salstyn, John Thorburn, H. J. Downey, Robert Smith, S. H. Whitmore, J. A. May, E. E. Olds, C. P. Downey, D. S. Smith, Emma O. Reed.

Resources.	Report of April 26.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$232,720 70	-----	-----	\$119,457 87
Stocks, bonds and mortgages.....	93,731 44	-----	-----	146,532 29
Overdrafts.....	169 39	-----	-----	-----
Due from banks in reserve cities.....	1,340 13	-----	-----	22,203 64
Due from other banks and bankers.....	125 00	-----	-----	686 73
Banking house.....	-----	-----	-----	-----
Furniture and fixtures.....	2,867 79	-----	-----	2,867 79
Other real estate.....	46,000 00	-----	-----	45,632 83
Current expenses and taxes paid.....	86 74	-----	-----	233 09
Interest paid.....	874 77	-----	-----	136 66
Exchanges for clearing house.....	286 56	-----	-----	1,519 60
Checks and cash items.....	122 72	-----	-----	1,001 75
Nickels and cents.....	96 64	-----	-----	91 51
Gold coin.....	6,940 00	-----	-----	5,200 00
Silver coin.....	4,191 15	-----	-----	1,890 30
U. S. and national bank notes.....	7,784 00	-----	-----	7,845 00
Totals.....	\$397,337 03	-----	-----	\$355,189 06
Liabilities.	-----	-----	-----	-----
Capital stock paid in.....	\$50,000 00	-----	-----	\$101,000 00
Surplus fund.....	50,000 00	-----	-----	50,000 00
Undivided profits.....	5,786 89	-----	-----	4,010 96
Dividends unpaid.....	-----	-----	-----	-----
Individual deposits subject to check.....	51,191 29	-----	-----	32,067 58
Certificates of deposit.....	40,105 90	-----	-----	39,691 27
Savings deposits.....	154,845 56	-----	-----	128,309 24
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	457 39	-----	-----	-----
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	45,000 00	-----	-----	-----
Totals.....	\$397,337 03	-----	-----	\$355,189 06

No. 133.

LANSING STATE SAVINGS BANK, LANSING.

Organized February 25, 1892.

J. W. POTTER, *President*; W. DONOVAN, *Vice President*; J. EDWARD ROE, *Cashier*.

DIRECTORS—James W. Potter, John Robson, Clarence E. Bement, F. M. Alsdorf, Albert F. Rouse, Wm. Donovan, H. H. Larned, Chas. Cannell, C. J. Davis.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$369,358 76	\$314,562 03	\$285,937 61	\$210,341 01
Stocks, bonds and mortgages.....	72,710 73	79,760 73	90,645 73	97,885 39
Overdrafts	887 31	225 07	194 85	121 07
Due from banks in reserve cities.....	25,996 27	14,208 45	10,985 64	14,705 00
Due from other banks and bankers.....		7,145 76		
Banking house	23,700 00	23,700 00	23,700 00	23,700 00
Furniture and fixtures.....	2,602 56	2,602 56	2,602 56	2,602 56
Other real estate.....			9,787 00	9,787 00
Current expenses and taxes paid.....	645 37	48 32	19 75	1,587 74
Interest paid.....	1,413 21	217 84	91 04	1,120 34
Exchanges for clearing house.....	1,356 60	2,209 77	2,068 48	1,521 47
Checks and cash items	2,978 12	2,129 53	1,020 10	472 32
Nickels and cents.....	10 18	182 48	167 31	186 83
Gold coin	7,062 50	7,010 00	5,025 00	5,000 00
Silver coin	1,162 30	1,156 15	1,225 60	1,549 55
U. S. and national bank notes.....	10,855 00	12,258 00	8,274 00	6,667 00
Totals	\$520,183 91	\$467,411 74	\$391,764 62	\$377,147 88
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	1,700 60	2,500 00	2,500 00	2,500 00
Undivided profits	13,009 78	10,403 65	12,997 80	12,362 85
Dividends unpaid.....	675 00	625 00	25 00	25 00
Individual deposits subject to check.....	87,900 86	116,416 54	98,776 39	91,884 19
Certificates of deposit.....	122,007 56	76,504 60	49,843 15	48,757 19
Savings deposits	67,490 71	42,347 98	25,008 31	20,618 65
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted	27,500 00	18,613 97	7,613 97	
Bills payable				
Totals	\$520,183 91	\$467,411 74	\$391,764 62	\$377,147 88

No. 46.

PEOPLE'S SAVINGS BANK, LANSING.

Organized May 18, 1885.

WM. J. BEAL, *President*; A. A. WILBUR, *Vice President*; C. H. OSBAND, *Cashier*.

DIRECTORS—A. A. Wilbur, C. H. Osband, Wm. J. Beal, Christian Breisch, John Robson, Jay P. Lee, Chas. Broas.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$351,820 41	\$297,453 82	\$268,236 15	\$257,372 25
Stocks, bonds and mortgages	33,295 08	43,795 48	45,986 88	43,182 46
Overdrafts	7,892 92	2,163 06	2,864 93	2,037 89
Due from banks in reserve cities	12,596 91	13,263 45	16,279 60	21,934 07
Due from other banks and bankers	8,750 48	1,122 53	611 16	1,223 25
Banking house				
Furniture and fixtures	3,273 70	3,273 70	3,273 70	3,273 70
Other real estate				
Current expenses and taxes paid	2,515 01	205 68	1,353 60	3,648 81
Interest paid	2,595 20	126 89	2,157 99	3,042 75
Exchanges for clearing house				
Checks and cash items	3,720 39	3,758 04	3,269 38	4,835 38
Nickels and cents	80 47	143 00	334 60	461 32
Gold coin	3,760 00	5,890 90	5,447 50	7,305 00
Silver coin	1,980 65	1,962 50	2,066 90	1,699 80
U. S. and national bank notes	20,556 00	8,040 00	6,858 00	4,405 00
Totals	\$457,339 82	\$380,688 15	\$352,770 39	\$354,476 69
Liabilities.				
Capital stock paid in	\$148,460 00	\$148,460 00	\$148,460 00	\$148,460 00
Surplus fund	1,000 00	1,500 00	1,500 00	1,500 00
Undivided profits	8,968 90	3,404 11	7,033 88	10,218 47
Dividends unpaid	14 02	14 00	14 02	
Individual deposits subject to check	77,907 13	64,784 15	59,498 11	53,158 98
Certificates of deposit	102,228 71	59,048 54	49,547 09	59,241 20
Savings deposits	108,297 55	89,448 61	70,717 34	64,998 04
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	5,535 51	1,028 74		
Notes and bills rediscounted				
Bills payable	5,000 00	13,000 00	17,000 00	16,900 00
Totals	\$457,339 82	\$380,688 15	\$352,770 39	\$354,476 69

REPORT OF THE COMMISSIONER OF

No. 117.

STATE SAVINGS BANK OF LAPEER, LAPEER.

Organized May 9, 1891.

H. K. WHITE, *President*; H. D. Rood, *Vice President*; C. G. WHITE, *Cashier*;
J. B. JOHNSON, *Assistant Cashier*.

DIRECTORS—H. D. Rood, C. G. White, G. W. Rood, H. K. White, E. Brownell, P. White, Sarah B. White.

Resources.	Report of May 4.	Report of July 12	Report of Oct. 8.	Report of Dec. 19.
Loans and discounts.....	\$26,324 18	\$29,924 18	\$29,524 18	\$30,884 18
Stocks, bonds and mortgages.....	31,345 00	31,145 00	31,995 00	36,095 00
Overdrafts.....				
Due from banks in reserve cities.....	37,891 05	37,956 95	21,476 86	17,729 88
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....	6 25	6 75	77 75	88 75
Interest paid.....	27 64	759 51	27 84	779 75
Exchange for clearing house.....				
Checks and cash items.....				
Nickels and cents.....	4 20	4 20	4 20	4 20
Gold coin.....				
Silver coin.....				
U. S. and national bank notes.....	1,080 00	1,080 00	1,080 00	1,080 00
Totals.....	\$96,578 32	\$100,876 59	\$84,185 83	\$96,661 26
Liabilities.				
Capital stock paid in.....	\$45,000 00	\$45,000 00	\$45,000 00	\$45,000 00
Surplus fund.....				
Undivided profits.....	2,656 92	4,410 23	4,165 86	4,758 85
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....				
Savings deposits.....	48,921 40	51,466 86	35,019 97	36,902 41
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$96,578 32	\$100,876 59	\$84,185 83	\$96,661 26

No. 8.

PEOPLE'S BANK, LESLIE.

Organized December 24, 1886.

M. E. RUMSEY, *President*; O. V. TUTTLE, *Vice President*; W. W. PIERSON, *Cashier*.DIRECTORS—A. R. L. Covert, M. E. Rumsey, J. J. Tuttle, S. O. Russell, O. V. Tuttle, J. A. Landfair,
A. J. Wilson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$91,012 00	\$85,599 54	\$77,961 89	\$83,165 88
Stocks, bonds and mortgages	3,254 40	3,254 40	3,254 40	3,454 40
Overdrafts	4,022 28	2,822 73	2,094 49	2,558 98
Due from banks in reserve cities	3,588 28	2,951 88	7,719 28	4,984 54
Due from other banks and bankers	192 38		881 69	
Banking house	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate		150 00		
Current expenses and taxes paid	542 88	63 30	442 50	917 06
Interest paid				
Exchanges for clearing house				
Checks and cash items	58 00	516 00	123 00	431 00
Nickels and cents	13 41	11 82	16 11	7 97
Gold coin	2,185 00	1,700 00	1,300 00	3,502 50
Silver coin	155 00	280 00	220 00	485 50
U. S. and national bank notes	2,285 00	4,748 00	5,349 00	4,602 00
Totals.....	\$112,257 08	\$107,077 67	\$104,362 36	\$109,139 78
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits	4,710 72	2,064 72	2,662 37	4,181 77
Dividends unpaid		2,500 00	2,015 00	635 00
Individual deposits subject to check	23,961 47	19,908 55	24,342 52	24,820 06
Certificates of deposit	23,684 89	19,104 40	15,342 47	19,508 95
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted		2,500 00		
Bills payable		1,000 00		
Totals.....	\$112,257 08	\$107,077 67	\$104,362 36	\$109,139 78

REPORT OF THE COMMISSIONER OF

No. 111.

LOWELL STATE BANK, LOWELL.

Organized January 22, 1891.

A. J. BOWNE, *President*; DANIEL STRIKER, *Vice President*; M. C. GRISWOLD, *Cashier*; B. N. KRISTER, *Assistant Cashier*.

DIRECTORS—A. J. Bowne, Daniel Striker, M. C. Griswold, R. E. Combs, J. C. Griswold.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$121,180 94	\$96,624 27	\$70,951 23	\$71,500 72
Stocks, bonds and mortgages	18,963 48	20,437 25	10,747 38	10,747 38
Overdrafts	47 70	2 42		
Due from banks in reserve cities	8,328 54	1,775 21	12,456 09	32,909 72
Due from other banks and bankers			806 74	
Banking house				
Furniture and fixtures	6,500 00	6,500 00	6,500 00	6,500 00
Other real estate				
Current expenses and taxes paid	1,119 05		532 64	1,168 50
Interest paid	1,218 10	108 14	1,095 46	1,528 60
Exchanges for clearing house				
Checks and cash items	524 53	1,367 19	4,333 25	859 57
Nickels and cents	118 63	102 72	78 90	52 02
Gold coin	2,250 00	4,115 00	11,094 00	5,094 00
Silver coin	1,151 38	1,711 23	2,409 48	2,429 98
U. S. and national bank notes	10,201 00	10,478 00	6,261 00	5,760 00
Totals	\$172,603 35	\$143,220 43	\$128,266 32	\$128,580 45
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	700 00	800 00	800 00	800 00
Undivided profits	4,712 77	1,110 67	1,234 31	2,029 09
Dividends unpaid		1,250 00		
Individual deposits subject to check	24,694 42	15,890 04	16,408 71	19,169 83
Certificates of deposit	117,496 16	99,169 72	64,823 30	90,561 53
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$172,603 35	\$143,220 43	\$128,266 32	\$128,580 45

No. 92.

THE COMMERCIAL AND SAVINGS BANK, LUDINGTON.

Organized February 4, 1890.

ANTOINE E. CARTIER, *President*; THOS. P. McMASTER, *Vice President*; W. L. HAMMOND, *Cashier*;
GEO. R. CARTIER, *Assistant Cashier*.

DIRECTORS—A. E. Cartier, H. C. Ransom, W. A. Cartier, Thos. P. McMaster, J. Edwin Smith, Wm. Rath,
Geo. F. Marvin, Geo. R. Cartier.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$212,405 88	\$232,565 49	\$192,219 18	\$165,705 58
Stocks, bonds and mortgages.....	18,897 62	17,364 12	29,275 94	23,086 94
Overdrafts	5,256 82	3,540 60	1,397 68	2,345 30
Due from banks in reserve cities.....	11,462 74	5,857 86	4,582 06	3,266 90
Due from other banks and bankers				
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....		2,634 14	2,636 89	2,706 89
Current expenses and taxes paid.....	1,644 48	31 25	1,267 04	2,215 45
Interest paid.....	2,464 94	26 83	1,379 58	2,129 65
Exchanges for clearing house.....				
Checks and cash items	707 39	578 11	364 71	229 02
Nickels and cents.....	177 99	105 24	229 05	322 21
Gold coin.....	4,300 00	5,620 00	615 00	1,675 00
Silver coin.....	1,861 10	1,415 50	1,180 05	1,508 95
U. S. and national bank notes	11,558 00	9,816 00	5,875 00	9,140 00
Totals.....	\$282,261 96	\$291,255 14	\$252,522 18	\$226,826 89
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	4,605 24	368 54	3,019 23	6,712 98
Dividends unpaid.....				
Individual deposits subject to check.....	70,787 76	66,510 39	41,084 80	23,800 19
Certificates of deposit.....	36,604 74	95,867 32	87,690 63	91,336 56
Savings deposits.....	48,962 87	47,844 46	46,014 19	44,957 16
Certified checks.....				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted.....	11,311 25	21,164 43	14,713 48	
Bills payable.....				
Totals.....	\$282,261 96	\$291,255 14	\$252,522 18	\$226,826 89

No. 130.

ANTRIM COUNTY STATE SAVINGS BANK, MANCERLONA.

Organized January 20, 1892.

H. KNICKERBOCKER, *President*; W. E. WATSON, *Vice President*; E. L. J. MILLS, *Cashier*.

DIRECTORS—Warren E. Watson, Charles E. Blakely, Elias C. Burnett, Phineas Medalle, H. T. Allerton, W. H. Thompson, Walter Kephart, E. L. J. Mills, H. Knickerbocker, O. S. Rodenbaugh, C. H. Bapp.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$52,033 32	\$44,752 06	\$40,178 55	\$26,449 98
Stocks, bonds and mortgages.....	4,178 08	3,876 01	3,117 76	11,940 08
Overdrafts.....	595 67	620 69	1,362 90	356 42
Due from banks in reserve cities.....	20,553 94	9,827 98	4,181 67	8,851 60
Due from other banks and bankers.....	2,975 74			
Banking house.....	2,851 02	2,851 02	2,851 02	2,851 02
Furniture and fixtures.....	2,329 83	2,329 83	2,329 83	2,329 83
Other real estate.....				4,828 30
Current expenses and taxes paid.....	961 43	96 00	714 45	1,181 36
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	2,538 83	2,076 71	1,774 36	4,127 64
Nickels and cents.....	53 19	28 83	47 84	52 01
Gold coin.....	2,065 00	2,300 00	2,310 00	1,755 00
Silver coin.....	920 75	1,490 70	1,036 45	229 93
U. S. and national bank notes.....	4,714 00	4,233 00	2,061 00	2,797 00
Totals.....	\$96,770 80	\$73,969 83	\$61,915 33	\$67,750 09
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits.....	4,969 42	3,857 11	4,306 44	5,855 58
Dividends unpaid.....				
Individual deposits subject to check.....	36,861 66	25,966 04	20,446 51	17,972 97
Certificates of deposit.....	29,939 72	18,826 53	11,963 21	16,346 54
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....			197 17	
Notes and bills rediscounted.....		340 16		
Bills payable.....				2,775 00
Totals.....	\$96,770 80	\$73,969 83	\$61,915 33	\$67,750 09

No. 88.

PEOPLE'S BANK, MANCHESTER.

Organized July 18, 1871.

FRANK SPAFARD, *President*; J. D. COREY, *Vice President*; C. W. CASE, *Cashier*.

DIRECTORS—S. W. Clarkson, C. W. Case, F. Valentine, F. Spafard, J. D. Corey, W. Burtless, A. F. Freeman, F. E. Spafard, J. A. Gooyear.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$72,108 40	\$64,156 18	\$54,608 27	\$53,805 67
Stocks, bonds and mortgages	12,828 10	15,588 10	15,588 10	15,188 10
Overdrafts.....	1,798 44	1,318 74	998 49	186 87
Due from banks in reserve cities.....	21,704 20	9,098 85	5,982 18	15,912 84
Due from other banks and bankers.....	1,821 00	160 80		414 00
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures	1,607 13	1,607 13	1,607 13	1,607 13
Other real estate	23,120 00	23,120 00	23,820 00	22,820 00
Current expenses and taxes paid	1,648 58		383 15	470 53
Interest paid.....				
Exchanges for clearing house				
Checks and cash items	88 18	10 50	20 00	482 20
Nickels and cents	20 80	13 76	24 62	15 18
Gold coin	925 00	1,055 00	567 50	575 00
Silver coin.....	755 00	985 00	821 00	730 00
U. S. and national bank notes	5,971 00	3,686 00	2,250 00	1,020 00
Totals	\$150,140 78	\$126,747 56	\$111,615 44	\$119,227 52
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	3,500 00	4,000 00	4,000 00	4,000 00
Undivided profits	3,816 88	696 67	1,217 82	2,478 98
Dividends unpaid				
Individual deposits subject to check	38,611 38	31,086 54	21,479 76	25,805 44
Certificates of deposit.....	54,212 52	40,964 35	34,917 86	36,948 10
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable.....				
Totals	\$150,140 78	\$126,747 56	\$111,615 44	\$119,227 52

REPORT OF THE COMMISSIONER OF

No. 116.

MANISTEE COUNTY SAVINGS BANK, MANISTEE.

Organized May 4, 1891.

THOMAS KENNY, *President*; EDWIN RUSSELL, *Vice President*; W. J. GREGORY, *Cashier*.

DIRECTORS—Thos. Kenny, C. A. Waal, J. Kirster, E. Russell, J. H. Grant, E. G. Filer, R. R. Blacker.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$118,792 56	\$105,839 76	\$92,393 85	\$94,087 25
Stocks, bonds and mortgages.....	71,711 11	72,711 11	72,261 11	68,245 00
Overdrafts.....	462 02	365 80	48 82	41 28
Due from banks in reserve cities.....	20,420 28	10,619 75	3,896 16	12,042 06
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate.....				
Current expenses and taxes paid.....				
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	79 02	249 81	180 23	198 92
Nickels and cents.....	658 08	776 07	551 97	104 28
Gold coin.....	4,120 00	83,480 00	11,365 00	10,955 00
Silver coin.....	1,669 05	1,882 30	5,422 10	3,314 70
U. S. and national bank notes.....	9,465 00	4,306 00	3,071 00	3,660 00
Totals.....	\$228,577 07	\$280,930 10	\$190,589 74	\$198,838 44
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits.....	3,886 94	3,406 58	3,937 95	4,816 05
Dividends unpaid.....				
Individual deposits subject to check.....	65,800 69	59,801 40	40,840 12	48,284 53
Certificates of deposit.....	26,639 03	49,348 85	41,886 74	32,487 49
Savings deposits.....	82,100 91	68,109 18	53,890 69	62,422 66
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	649 50	264 14	44 04	797 71
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$228,577 07	\$280,930 10	\$190,589 74	\$198,838 44

No. 21.

THE MANISTIQUE BANK, MANISTIQUE.

Organized May 16, 1889.

WM. H. HILL, *President*; JNO. D. MERSEAU, *Vice President*; HARRY W. CLARKE, *Cashier*.

DIRECTORS—Wm. H. Hill, Martin H. Quick, Jno. D. Merseau, George H. Orr, Abijah Weston.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$155,101 87	\$149,517 82	\$133,316 89	\$126,742 53
Stocks, bonds and mortgages.....	11,207 00	13,871 81	7,561 81	13,777 71
Overdrafts.....	20,853 82	728 48	44 17	2 97
Due from banks in reserve cities.....	9,973 84	7,574 09	5,037 21	6,232 16
Due from other banks and bankers.....	1,714 78	461 50	385 93	562 89
Banking house.....				
Furniture and fixtures.....	1,638 23	1,638 22	1,638 22	1,638 23
Other real estate.....	11,447 24	11,577 24	11,707 24	11,837 24
Current expenses and taxes paid.....	2,443 42	117 98	1,229 17	1,875 43
Interest paid.....	792 31	33 65	859 63	1,189 75
Exchanges for clearing house.....				
Checks and cash items.....	887 90	290 76	1,125 76	863 96
Nickels and cents.....	278 17	329 08	326 85	100 36
Gold coin.....	1,115 00	440 00	245 00	130 00
Silver coin.....	2,256 15	1,409 50	1,320 50	899 00
U. S. and national bank notes.....	3,523 00	7,811 00	5,526 00	4,224 00
Totals	\$228,182 17	\$195,796 08	\$170,303 88	\$172,066 22
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	6,321 71	4,351 38	5,120 88	5,919 17
Dividends unpaid.....				
Individual deposits subject to check	85,151 79	56,321 92	47,939 57	55,238 41
Certificates of deposit.....	47,406 48	34,096 86	32,075 73	25,776 53
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding				
Due to banks and bankers	1,742 19	230 90	318 74	
Notes and bills rediscounted.....	17,500 00	30,792 02	14,818 96	15,102 11
Bills payable				
Totals	\$228,182 17	\$195,796 08	\$170,303 88	\$172,066 22

REPORT OF THE COMMISSIONER OF

No. 121.

FIRST STATE SAVINGS BANK OF MARINE CITY, MARINE CITY.

Organized September 1, 1891.

ROBERT LEITCH, *President*; P. J. KEAN, *Vice President*; W. H. SCOTT, *Second Vice President*;
FRANK McELROY, *Cashier*; J. F. LEITCH, *Assistant Cashier*.

DIRECTORS—Robert Leitch, W. H. Scott, C. F. Zimmerman, P. J. Kean, R. A. Cottrell, Geo. W. Moore,
F. McElroy, A. C. Batcheller, Emerson B. Thatcher.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$52,329 37	\$45,663 36	\$39,928 44	\$45,048 02
Stocks, bonds and mortgages	17,843 93	18,733 43	11,237 46	11,008 43
Overdrafts	199 68	235 75	196 70	85 55
Due from banks in reserve cities	1,078 13			
Due from other banks and bankers	1,619 43	2,928 33	5,861 46	7,362 55
Banking house				
Furniture and fixtures	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate				
Current expenses and taxes paid	804 52	1,196 06	1,489 29	1,754 71
Interest paid	437 09	829 72	1,042 06	1,471 69
Exchanges for clearing house	65 25			220 82
Checks and cash items	748 10	315 01	279 86	297 90
Nickels and cents	176 88	173 14	94 70	184 57
Gold coin	2,852 40	482 40	724 90	2,117 40
Silver coin	398 90	929 15	704 55	461 20
U. S. and national bank notes	1,634 00	1,123 00	3,293 00	2,679 00
Totals	\$81,278 68	\$70,147 35	\$66,451 92	\$75,236 84
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	500 00	500 00	500 00	500 00
Undivided profits	1,768 11	2,448 00	3,147 55	4,576 80
Dividends unpaid				
Individual deposits subject to check	15,317 49	13,579 66	13,608 81	18,125 91
Certificates of deposit	29,629 10	19,918 23		7,000 00
Savings deposits	9,063 98	8,701 43	24,195 56	20,034 13
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$81,278 68	\$70,147 35	\$66,451 92	\$75,236 84

No. 122.

THE MARINE SAVINGS BANK, MARINE CITY.

Organized September 5, 1891.

JOHN W. PORTER, *President*; FRANK HART, *Vice President*; G. W. CARMAN, *Cashier*.DIRECTORS—John Drawe, M. Sicken, M. P. Scott, R. Folkerts, F. Hart, W. F. Sanber, C. A. Blood,
J. W. Porter, Wm. Manuel.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$129,538 71	\$111,688 69	\$97,076 38	\$95,475 20
Stock, bonds and mortgages	73,886 88	68,586 83	64,599 48	64,281 38
Overdrafts	438 88	800 91	659 86	202 36
Due from banks in reserve cities	2,122 41	13,104 23	17,465 98	10,077 28
Due from other banks and bankers	1,334 60	262 58	6,400 95	5,846 61
Banking house	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures	1,580 00	1,580 00	1,580 00	1,580 00
Other real estate				
Current expenses and taxes paid	974 99	125 85	785 74	1,240 94
Interest paid	221 41	114 74	554 41	688 79
Exchanges for clearing house				
Checks and cash items	487 14	1,084 92	258 64	1,562 24
Nickels and cents	108 08	104 34	131 44	116 97
Gold coin	1,378 50	2,438 25	3,868 50	6,713 00
Silver coin	622 10	1,672 85	2,016 95	1,320 00
U. S. and national bank notes	3,246 00	10,180 00	10,115 00	8,112 00
Totals	\$221,939 65	\$217,489 18	\$211,508 38	\$203,675 00
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	3,000 00	4,000 00	4,000 00	4,000 00
Undivided profits	2,075 51	271 64	1,266 17	2,529 58
Dividends unpaid	25 00	700 00		
Individual deposits subject to check	45,481 08	48,178 80	52,088 60	50,268 08
Certificates of deposit	27,653 23	25,869 58	23,442 57	17,885 40
Savings deposits	93,702 59	86,469 21	80,715 99	77,992 68
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted		2,500 00		
Bills payable				
Totals	\$221,939 65	\$217,489 18	\$211,508 38	\$203,675 00

No. 100.

MARQUETTE COUNTY SAVINGS BANK, MARQUETTE.

Organized July 23, 1890.

N. M. KAUFMAN, *President*; EDW. N. BREITUNG, *Vice President*; S. R. KAUFMAN, *2d Vice President*;
 GEORGE BARNES, *Cashier*; W. B. McCOMBS, *Assistant Cashier*.

DIRECTORS—N. M. Kaufman, Sam. Mitchell, Geo. Barnes, C. H. Call, S. R. Kaufman, Edward N. Beltung,
 Chas. Meecke.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$221,353 62	\$222,184 04	\$199,338 91	\$174,677 23
Stocks, bonds and mortgages	182,459 05	181,274 05	128,519 05	128,264 05
Overdrafts	2,734 82	849 45	3,807 15	7,547 93
Due from banks in reserve cities	32,303 04	29,831 82	5,184 14	12,324 11
Due from other banks and bankers	2,404 53	2,096 74	5,155 58	6,185 82
Banking house	82,616 24	82,616 24	82,616 24	82,616 24
Furniture and fixtures	7,517 60	7,517 60	7,517 60	7,517 60
Other real estate				
Current expenses and taxes paid	232 62	278 42	562 79	593 68
Interest paid	978 74	155 81	1,533 00	6,219 54
Exchanges for clearing house				
Checks and cash items	6,632 94	7,401 88	7,211 80	9,146 97
Nickels and cents	124 24	210 52	379 74	308 53
Gold coin	18,695 00	31,365 00	30,190 00	17,077 50
Silver coin	1,921 20	2,161 00	5,364 30	3,222 10
U. S. and national bank notes	6,591 00	12,231 00	20,590 00	8,258 00
Totals	\$512,559 64	\$530,163 07	\$498,045 30	\$464,959 65
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits	6,027 54	2,246 07	4,453 95	7,247 03
Dividends unpaid				
Individual deposits subject to check	98,154 23	129,153 82	141,115 61	121,611 05
Certificates of deposit	51,897 93	45,638 66	37,811 90	
Savings deposits	251,480 04	229,312 11	202,345 90	226,028 79
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		112 41	2,317 94	72 78
Notes and bills rediscounted		12,700 00		
Bills payable				
Totals	\$512,559 64	\$530,163 07	\$498,045 30	\$464,959 65

No. 137.

COMMERCIAL SAVINGS BANK OF MARSHALL, MARSHALL.

Organized May 18, 1892.

WM. J. DIBBLE, *President*; EDGAR G. BREWER, *Vice President*; W. T. PHELPS, *Cashier*.

DIRECTORS—J. M. Parsons, John Wiseman, T. L. Cronin, Edgar G. Brewer, M. S. O'Keefe, W. J. Dibble, George Parrett, W. T. Phelps, W. E. Bosley.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$110,174 95	\$112,314 16	\$110,043 51	\$100,111 12
Stocks, bonds and mortgages.....	89,869 80	106,019 80	106,624 45	101,792 36
Overdrafts.....	1 47	277 25	114 77	684 41
Due from banks in reserve cities.....	50,115 00	51,054 46	22,685 23	\$1,496 83
Due from other banks and bankers	97 50	127 50	47 50	47 50
Banking house.....				
Furniture and fixtures.....	2,732 24	2,731 74	2,734 74	2,735 25
Other real estate.....				
Current expenses and taxes paid.....	1,740 08	60 24	892 89	1,461 14
Interest paid.....	24 90		15 42	2,236 62
Exchanges for clearing house				
Checks and cash items.....	166 82	74 51	484 49	188 00
Nickels and cents	163 83	162 47	161 06	122 46
Gold coin.....	6,170 00	6,876 50	5,750 50	7,320 50
Silver coin.....	1,913 45	1,140 55	1,128 90	2,209 79
U. S. and national bank notes.....	14,642 00	10,200 00	12,707 00	7,718 00
Totals	\$277,556 99	\$294,089 18	\$263,355 45	\$238,118 91
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits.....	3,841 02	1,674 67	3,561 78	7,721 40
Dividends unpaid.....				
Individual deposits subject to check.....	53,102 06	59,483 20	42,986 18	42,894 05
Certificates of deposit.....	21,308 04	18,974 25	16,094 24	13,781 86
Savings deposits.....	149,605 87	163,907 06	150,746 25	143,718 00
Certified checks.....				
Cashier's checks outstanding				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals	\$277,556 99	\$294,089 18	\$263,355 45	\$238,118 91

REPORT OF THE COMMISSIONER OF

No. 22.

FARMERS' BANK, MASON.

Organized June 7, 1886.

M. D. CHATTERTON, *President*; L. C. WEBB, *Vice President*; A. J. HALL, *Cashier*.

DIRECTORS—Harper Reed, D. P. Whitmore, Geo. W. Bristol, H. M. Williams, Lewis C. Webb, Mason D. Chatterton, C. G. Huntington, J. K. Elmer, L. E. Spafford.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$174,807 47	\$163,691 78	\$167,206 84	\$144,452 95
Stocks, bonds and mortgages.....	45,626 63	27,510 01	24,742 75	21,227 97
Overdrafts.....	82 52	148 62	599 78	611 01
Due from banks in reserve cities.....	28,460 70	13,838 01	14,171 54	10,539 53
Due from other banks and bankers.....				
Banking house.....	5,000 00			4,500 00
Furniture and fixtures.....	1,450 00	1,450 00	1,450 00	1,450 00
Other real estate.....		2,400 00	2,650 00	2,650 00
Current expenses and taxes paid.....	408 25	305 05		253 00
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	987 50	374 91	867 41	147 20
Nickels and cents.....	151 22	147 13	174 52	128 24
Gold coin.....	3,765 00	3,327 50	3,550 00	1,870 00
Silver coin.....	973 60	906 90	2,981 00	2,263 50
U. S. and national bank notes.....	6,389 00	7,710 00	7,359 00	6,842 00
Totals.....	\$277,801 89	\$221,804 90	\$224,452 79	\$206,544 50
Liabilities.				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	4,000 00	4,500 00	4,500 00	4,500 00
Undivided profits.....	14,966 41	11,718 54	11,859 85	12,643 23
Dividends unpaid.....				
Individual deposits subject to check.....	87,829 44	48,099 22	53,399 42	31,375 47
Certificates of deposit.....	88,668 62	65,474 72	67,669 02	63,679 01
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....	7,142 42	9,317 42	3,325 00	10,060 94
Bills payable.....		7,700 00	9,200 00	9,285 75
Totals.....	\$277,801 89	\$221,804 90	\$224,452 79	\$206,544 50

No. 107.

FIRST STATE AND SAVINGS BANK, MASON.

Organized October 27, 1890.

HENRY L. HENDERSON, *President*; O. W. HALSTEAD, *Vice President*; F. E. DENSMORE, *Cashier*.

DIRECTORS—L. C. Webb, O. W. Halstead, Chas. J. Rayner, L. S. Bates, H. L. Henderson, T. Denamore, W. E. Howard.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$87,289 52	\$80,870 91	\$58,324 63	\$55,144 47
Stocks, bonds and mortgages	\$1,098 34	22,908 84	28,408 84	30,568 34
Overdrafts	283 51	195 84	42 72	61 00
Due from banks in reserve cities	2,057 60	4,587 31	1,328 20	5,438 28
Due from other banks and bankers				
Banking house	1,600 00	1,600 00	1,600 00	1,600 00
Furniture and fixtures	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate			2,420 00	2,420 00
Current expenses and taxes paid	150 56	80 10	489 91	694 28
Interest paid	17 92	398 43	156 39	70 75
Exchanges for clearing house				
Checks and cash items			75 00	77 09
Nickels and cents	27 24	37 08	28 55	41 91
Gold coin	2,015 00	1,785 00	2,830 00	4,125 00
Silver coin	498 40	253 35	752 80	545 15
U. S. and national bank notes	1,740 00	4,055 00	109 00	1,226 00
Totals	\$123,128 19	\$118,120 81	\$97,965 84	\$103,412 28
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	7,500 00	3,000 00	3,000 00	3,000 00
Undivided profits	2,042 87	325 80	915 53	2,044 50
Dividends unpaid		1,125 00	150 00	90 00
Individual deposits subject to check	15,012 19	15,541 85	7,965 28	14,999 54
Certificates of deposit	52,721 55	44,628 16	35,905 08	33,278 17
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted	851 58	3,500 00		
Bills payable				
Totals	\$123,128 19	\$118,120 81	\$97,965 84	\$103,412 28

No. 113.

STATE BANK OF MIDDLEVILLE, MIDDLEVILLE.

Organized February 17, 1891.

R. E. COMBS, *President*; T. D. FRENCH, *Vice President*; W. E. KEELER, *Cashier*.

DIRECTORS—R. E. Combs, W. E. Keeler, T. D. French, M. S. Keeler, R. T. French.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$35,908 54	\$35,137 48	\$35,591 38	\$51,065 08
Stocks, bonds and mortgages.....	15,255 77	8,888 06		11,824 54
Overdrafts.....	122 84		544 75	244 44
Due from banks in reserve cities.....	5,067 80	11,522 30	4,453 14	13,175 08
Due from other banks and bankers.....	400 01	255 10	83 40	73 58
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate.....				
Current expenses and taxes paid.....	664 47		6 25	323 83
Interest paid.....	447 22	60 91		494 47
Exchanges for clearing house.....			1,110 25	
Checks and cash items.....	1,508 80	2,164 37	19 10	486 16
Nickels and cents.....	41 31	27 93	9 34	14 23
Gold coin.....	1,040 00	1,145 00	1,480 00	1,500 00
Silver coin.....	816 90	861 65	336 60	547 53
U. S. and national bank notes.....	2,710 00	4,151 00	4,998 00	4,860 00
Totals.....	\$38,478 46	\$38,713 80	\$73,584 21	\$89,108 01
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	750 00	1,000 00	1,000 00	1,000 00
Undivided profits.....	2,940 30	1,149 56	1,084 09	2,604 05
Dividends unpaid.....				
Individual deposits subject to check.....	13,943 52	13,836 73	12,128 82	22,765 96
Certificates of deposit.....	44,839 64	47,727 52	34,373 30	37,733 00
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....	6,000 00			
Bills payable.....				
Totals.....	\$38,478 46	\$38,713 80	\$73,584 21	\$89,108 01

No. 97.

MIDLAND COUNTY SAVINGS BANK, MIDLAND.

Organized September 10, 1886.

WILLIAM PATRICK, *President*; MAX. ANDERSON, *Vice President*; MILTON P. ANDERSON, *Treasurer*.DIRECTORS—Maxson Anderson, Wm. D. Marsh, Wm. Patrick, George Rockwell, M. P. Anderson,
Chas. Brown.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$56,393 80	\$52,944 97	\$51,836 03	\$45,050 13
Stocks, bonds and mortgages	15,709 67	13,779 37	12,870 21	17,837 71
Overdrafts	1,270 53	1,724 41	1,691 34	1,806 72
Due from banks in reserve cities	919 20	4,751 69	3,756 12	1,509 12
Due from other banks and bankers	19 85	1,117 51	19 84	170 43
Banking house				
Furniture and fixtures	882 00	882 00	882 00	882 00
Other real estate				
Current expenses and taxes paid	852 39	95 00	364 95	862 75
Interest paid	163 99		58 55	529 47
Exchanges for clearing house		361 90	371 21	210 09
Checks and cash items	363 95	180 09	74 34	356 90
Nickels and cents	107 99	112 63	232 44	144 38
Gold coin	1,742 50	2,080 00	2,820 00	2,190 00
Silver coin	200 00	625 00	829 50	342 25
U. S. and national bank notes	4,671 00	2,347 00	2,375 00	2,474 00
Totals	\$33,297 87	\$30,981 57	\$78,281 83	\$74,916 43
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	1,650 00	1,800 00	1,800 00	1,800 00
Undivided profits	1,753 00	535 35	1,433 50	2,189 53
Dividends unpaid		68 00		
Individual deposits subject to check	22,353 80	20,467 55	16,455 16	12,421 67
Certificates of deposit	11,926 61	11,897 34	13,463 79	12,181 36
Savings deposits	20,614 46	20,218 23	17,629 23	16,523 92
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted		1,000 00	2,500 00	4,300 00
Bills payable				
Totals	\$33,297 87	\$30,981 57	\$78,281 83	\$74,916 43

No. 13.

STATE BANK OF MIDLAND, MIDLAND.

Organized September 1, 1882.

M. P. ANDERSON, *President*; MAX. ANDERSON, *Vice President*; C. BROWN, *Second Vice President*.
 F. E. BARBOUR, *Assistant Cashier*.

DIRECTORS—W. Patrick, W. D. Marsh, Max. Anderson, Chas. Brown, M. P. Anderson.

Resources.	Report of May 1.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$81,069 92	\$76,986 21	\$76,379 09	\$37,339 99
Stocks, bonds and mortgages.....	47,181 00	49,926 90	44,321 47	54,803 78
Overdrafts.....	2,377 59	2,341 34	1,984 37	2,511 62
Due from banks in reserve cities.....	740 63	504 70	371 40	1,908 49
Due from other banks and bankers.....	1,137 45	1,155 13	898 08	606 02
Banking house.....				
Furniture and fixtures.....	1,550 66	1,550 66	1,550 66	1,550 66
Other real estate.....	3,000 00	3,000 00	3,000 00	3,000 00
Current expenses and taxes paid.....	2,063 05	231 16	992 20	1,513 06
Interest paid.....				
Exchanges for clearing house.....				71 24
Checks and cash items.....	2,145 96	3,028 48	1,455 34	1,699 39
Nickels and cents.....	106 53	153 91	301 23	335 24
Gold coin.....	595 00	445 00	722 50	1,125 00
Silver coin.....	299 50	873 00	220 75	324 25
U. S. and national bank notes.....	3,440 00	2,638 00	1,850 00	1,695 00
Totals.....	\$118,707 29	\$142,813 44	\$131,017 09	\$128,483 74
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	8,500 00	9,000 00	9,000 00	9,000 00
Undivided profits.....	3,603 37	183 89	1,444 61	3,238 73
Dividends unpaid.....		360 00		
Individual deposits subject to check.....	40,914 69	36,907 07	27,555 79	23,730 68
Certificates of deposit.....	32,197 29	30,706 69	27,549 36	27,290 40
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		63 52	334 00	452 33
Notes and bills rediscounted.....	13,492 94	15,592 27	13,183 33	14,771 55
Bills payable.....				
Totals.....	\$148,707 29	\$142,813 44	\$131,017 09	\$128,483 74

No. 77.

FARMERS AND MERCHANTS' BANK OF MILAN, MILAN.

Organized December 31, 1888.

W. H. WHITMARSH, *President*; C. H. WILSON, *Vice President*; MELL BARNES, *Cashier*.

DIRECTORS—W. H. Whitmarsh, C. H. Wilson, Mell Barnes, T. W. Barnes, O. A. Kelley.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$60,862 46	\$51,525 91	\$40,515 27	\$47,970 29
Stocks, bonds and mortgages.....	12,575 00	12,475 00	9,075 00	9,375 00
Overdrafts.....	1,746 55	834 76	1,900 19	2,828 01
Due from banks in reserve cities.....	5,167 80	2,824 10	5,189 76	11,484 69
Due from other banks and bankers.....		540 43	4,760 21	4,312 10
Banking house.....				
Furniture and fixtures.....	2,100 00	2,100 00	2,100 00	2,100 00
Other real estate.....				
Current expenses and taxes paid.....	933 27	11 31	651 93	1,142 61
Interest paid.....	617 08	24 56	296 63	600 74
Exchanges for clearing house.....				
Checks and cash items.....	24 07		222 99	88 84
Nickels and cents.....	191 81	214 23	254 44	261 55
Gold coin.....	2,407 50	2,322 50	3,155 00	3,570 00
Silver coin.....	743 50	175 50	382 75	614 75
U. S. and national bank notes.....	3,226 00	6,892 00	2,949 00	1,829 00
Totals.....	\$90,668 04	\$90,240 40	\$71,506 22	\$86,237 58
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,200 00	1,200 00	1,200 00	1,200 00
Undivided profits.....	4,438 35	3,279 54	4,441 51	5,838 90
Dividends unpaid.....				
Individual deposits subject to check.....	15,467 29	16,432 30	10,325 93	15,779 97
Certificates of deposit.....	44,562 40	20,907 56	24,636 96	26,029 84
Savings deposits.....		3,421 00	5,911 75	12,398 87
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$90,668 04	\$90,240 40	\$71,506 22	\$86,237 58

REPORT OF THE COMMISSIONER OF

No. 51.

MOUNT CLEMENS SAVINGS BANK, MOUNT CLEMENS.

Organized May 30, 1877.

OLIVER CHAPATON, *President*; F. G. KENDRICK, *Vice President*; GEO. A. SKINNER, *Cashier*.DIRECTORS—A. Grenier, F. G. Kendrick, Wm. J. Ullrich, Chas. D. Crittenden, T. Lungerhausen,
Oliver Chapaton, Jno. Roskopp, Wm. Cottrell.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$372,663 34	\$343,363 19	\$295,063 36	\$250,860 83
Stocks, bonds and mortgages.....	169,732 63	160,024 30	140,544 80	145,322 50
Overdrafts	1,506 57	624 33	428 97	1,007 36
Due from banks in reserve cities	51,643 93	41,374 30	56,363 63	47,435 89
Due from other banks and bankers				
Banking house.....	10,800 00	10,800 00	10,800 00	10,800 00
Furniture and fixtures	3,400 00	3,400 00	3,400 00	3,400 00
Other real estate				8,445 80
Current expenses and taxes paid	1,576 42	90 70	1,179 54	1,971 00
Interest paid.....	7,607 22	618 29	6,897 65	8,175 10
Exchanges for clearing house.....				
Checks and cash items.....	1,036 58	697 26	1,984 70	10,349 47
Nickels and cents.....	309 90	435 14	391 19	310 69
Gold coin.....	15,282 50	15,326 95	16,312 50	11,895 00
Silver coin.....	413 50	679 50	1,803 00	780 50
U. S. and national bank notes.....	12,821 00	16,295 00	12,288 00	14,176 00
Totals.....	\$618,789 53	\$593,758 96	\$546,455 84	\$514,879 64
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	67,993 75	60,363 39	65,805 54	69,766 76
Dividends unpaid.....		738 00		
Individual deposits subject to check.....	78,232 03	75,142 89	70,705 97	66,485 95
Certificates of deposit.....	247,226 98	208,667 09	152,610 51	100,274 04
Savings deposits.....	194,913 00	189,855 80	197,180 80	213,083 75
Certified checks.....				
Cashier's checks outstanding.....			300 00	150 00
Due to banks and bankers.....	423 82	901 79	53 03	119 14
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$618,789 53	\$593,758 96	\$546,455 84	\$514,879 64

No. 158.

ULLRICH SAVINGS BANK, MOUNT CLEMENS.

Organized May 12, 1898.

PAUL ULLRICH, *President*; GEO. M. CROCKER, *Vice President*; EARNEST J. OLDE, *Second Vice President*; PAUL J. ULLRICH, *Cashier*.

DIRECTORS—Paul Ullrich, A. Martin Keeler, Geo. M. Crocker, Wm. D. Wilson, Earnst J. Olde, Oscar C. Lungerhausen, Reuben C. Ullrich, Wm. J. Daley, John Prichs.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts		\$183,218 66	\$131,679 57	\$184,234 74
Stocks, bonds and mortgages			11,200 00	18,700 00
Overdrafts		43 58	178 23	225 98
Due from banks in reserve cities		9,867 10	13,708 69	5,101 02
Due from other banks and bankers		566 36	12,191 02	10,827 02
Banking house		8,000 00	8,000 00	8,000 00
Furniture and fixtures		2,000 00	2,000 00	2,000 00
Other real estate				
Current expenses and taxes paid		1,065 47	2,374 92	2,806 54
Interest paid		50	24 65	173 25
Exchanges for clearing house				
Checks and cash items		384 39	159 26	1,312 45
Nickels and cents		17 84	15 10	5 07
Gold coin		1,920 00	210 50	2,908 00
Silver coin		813 90	157 20	1,058 55
U. S. and national bank notes		8,555 00	5,943 00	7,030 00
Totals		\$168,462 80	\$187,842 14	\$194,897 67
Liabilities.				
Capital stock paid in		\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund				
Undivided profits		3,505 84	6,467 28	9,585 94
Dividends unpaid				
Individual deposits subject to check		28,480 89	40,787 53	41,254 60
Certificates of deposit		12,810 49	14,676 28	17,058 59
Savings deposits		9,666 71	21,862 24	26,553 54
Certified checks		4,048 87	4,018 87	
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals		\$168,462 80	\$187,842 14	\$194,897 67

No. 70.

COMMERCIAL BANK, MT. PLEASANT.

Organized February 20, 1885.

JOHN F. RYAN, *President*; W. E. PRESTON, *Vice President*; DENNIS RYAN, *Cashier*.

DIRECTORS—M. Devereaux, John F. Ryan, W. E. Preston, Dennis Ryan, James S. Brown.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$67,566 20	\$63,986 90	\$32,217 64	\$48,196 53
Stocks, bonds and mortgages	8,180 60	8,357 17	10,764 67	14,811 84
Overdrafts	28 52	111 92	65 52	33 65
Due from banks in reserve cities	2,138 27	147 11	4,735 45	1,791 29
Due from other banks and bankers	5,627 50	986 65	936 63	986 63
Banking house				
Furniture and fixtures	2,123 00	2,123 00	2,133 00	2,133 00
Other real estate	53,540 66	53,540 66	56,290 66	53,599 10
Current expenses and taxes paid	972 79	44 33	1,325 11	3,216 89
Interest paid	116 77	1 83	45 52	149 56
Exchanges for clearing house				
Checks and cash items	126 11	941 15	469 18	491 63
Nickels and cents	16 62	29 68	25 50	14 00
Gold coin	69 00	269 00	769 00	1,084 00
Silver coin	235 50	725 00	160 00	334 65
U. S. and national bank notes	3,309 00	2,768 00	3,581 00	3,927 00
Totals	\$144,110 54	\$133,991 90	\$133,518 90	\$130,169 86
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund				
Undivided profits	25,121 56	26,215 04	27,829 36	29,499 28
Dividends unpaid	1,500 00			
Individual deposits subject to check	18,347 93	10,630 58	13,506 04	8,231 99
Certificates of deposit	22,141 05	17,075 89	13,953 32	15,435 59
Savings deposits				
Certified checks			1,030 18	
Cashier's checks outstanding				
Due to banks and bankers		23 54		
Notes and bills rediscounted		3,047 85	200 00	
Bills payable	27,000 00	27,000 00	27,000 00	27,000 00
Totals	\$144,110 54	\$133,991 90	\$133,518 90	\$130,169 86

No. 74.

PEOPLE'S SAVINGS BANK, MT. PLEASANT.

Organized April 11, 1888.

HENRY DÜTTMAN, *President*; J. A. CROWLEY, *Vice President*; JOHN F. RYAN, *Cashier*.

DIRECTORS—Henry Düttman, J. A. Crowley, Jno. F. Ryan, Dennis Ryan, Alfred Southwick.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$16,435 40	\$51,075 02	\$47,416 94	\$43,049 87
Stocks, bonds and mortgages.....	78,464 84	71,510 17	62,388 15	59,172 85
Overdrafts.....	1,778 82	1,539 68	1,777 90	1,638 54
Due from banks in reserve cities.....	7,951 41	1,899 86	3,669 16	9,211 82
Due from other banks and bankers.....	19,983 22	9,079 74	6,108 94	7,018 10
Banking house.....				
Furniture and fixtures.....	1,072 72	1,072 72	1,072 72	1,072 72
Other real estate.....	5,015 52	4,665 44	5,546 47	5,368 45
Current expenses and taxes paid.....	2,971 66	1,725 00	3,741 87	4,677 35
Interest paid.....	1,414 18	148 94	907 09	1,812 31
Exchanges for clearing house.....				
Checks and cash items.....	443 87	480 33	417 41	78 44
Nickels and cents.....	1 78	20 17	4 02	14 67
Gold coin.....		10 00		35 00
Silver coin.....	278 15	290 65	1 00	81 50
U. S. and national bank notes.....	2,783 00	2,299 00	2,035 00	1,594 00
Totals.....	\$168,539 10	\$145,299 22	\$135,086 17	\$140,110 62
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,842 60	3,000 00	3,000 00	3,000 00
Undivided profits.....	3,781 22	56 81	1,163 02	3,217 12
Dividends unpaid.....				
Individual deposits subject to check.....	10,810 23	9,791 98	7,635 05	9,632 87
Certificates of deposit.....	67,518 32	51,642 43		
Savings deposits.....	31,141 73	30,511 92	78,238 10	74,260 63
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		266 08		
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$168,539 10	\$145,299 22	\$135,086 17	\$140,110 62

REPORT OF THE COMMISSIONER OF

No. 60.

MUSKEGON SAVINGS BANK, MUSKEGON.

Organized December 1, 1887.

J. W. MOON, *President*; H. N. HOVEY, *Second Vice President*; F. E. HAMMOND, *Cashier*.

DIRECTORS—J. A. Miller, J. W. Blodgett, Geo. Hume, N. Friedman, C. C. Billingshuret, J. C. Lewis, Henry Idema, J. W. Moon, F. E. Hammond, P. H. Wintermute, Paul S. Moon, H. N. Hovey, J. F. Danslow.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$165,159 56	\$133,760 28	\$106,931 14	\$107,080 25
Stocks, bonds and mortgages.....	136,029 60	131,303 70	124,548 70	107,071 05
Overdrafts.....	207 44	44 99	170 65	130 51
Due from banks in reserve cities.....	31,787 14	9,416 80	16,373 38	24,408 98
Due from other banks and bankers.....				245 01
Banking house.....				
Furniture and fixtures.....	1,800 00	1,800 00	1,800 00	1,816 00
Other real estate.....	1,441 27	1,451 27	1,485 57	5,555 73
Current expenses and taxes paid.....	2,074 69	84 51	2,845 46	4,316 07
Interest paid.....	751 03	28 68	302 29	508 40
Exchanges for clearing house.....	8,906 63	2,669 35	91 15	4,604 23
Checks and cash items.....	91 79	161 35	150 69	333 19
Nickels and cents.....	259 20	371 21	421 28	541 36
Gold coin.....	475 00	1,210 00	3,647 50	3,235 00
Silver coin.....	2,254 50	976 55	1,072 05	1,592 65
U. S. and national bank notes.....	15,111 00	19,834 00	10,682 00	9,463 00
Totals.....	\$356,348 83	\$306,062 69	\$269,521 84	\$270,881 41
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,000 00	7,500 00	7,500 00	7,500 00
Undivided profits.....	9,671 80	3,790 87	7,302 36	11,829 90
Dividends unpaid.....		200 00		
Individual deposits subject to check.....	19,216 15	23,180 65	24,039 87	36,144 18
Certificates of deposit.....	31,147 83	19,631 59	14,479 94	17,780 54
Savings deposits.....	232,770 38	176,400 90	150,251 15	142,016 64
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	1,543 23	908 68	948 52	610 15
Notes and bills rediscounted.....	5,000 00	24,500 00	15,000 00	5,000 00
Bills payable.....				
Totals.....	\$356,348 83	\$306,062 69	\$269,521 84	\$270,881 41

No. 19.

FARMERS' AND MERCHANTS' BANK, NASHVILLE.

Organized December 15, 1888.

W. H. KLEINHANS, *President*; G. A. TRUMAN, *Vice President*; C. A. HOUGH, *Cashier*.

DIRECTORS—L. E. Knappen, N. A. Fuller, G. A. Truman, W. H. Kleinhans, C. W. Smith, S. F. Hinchman, H. R. Dickinson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$75,810 89	\$74,928 77	\$65,968 41	\$70,997 20
Stocks, bonds and mortgages.....	12,421 69	12,248 49	10,401 18	11,540 74
Overdrafts.....	2,814 07	2,629 30	2,397 31	1,581 27
Due from banks in reserve cities.....	2,067 00	2,875 14	3,637 22	4,037 45
Due from other banks and bankers.....				
Banking house.....	2,073 51	2,073 51	2,073 54	2,073 54
Furniture and fixtures.....	1,417 80	1,417 30	1,417 30	1,417 30
Other real estate.....				
Current expenses and taxes paid.....	1,154 10	243 21	1,233 24	1,846 72
Interest paid.....	459 58	173 81	605 46	862 48
Exchanges for clearing house.....				
Checks and cash items.....		883 79	3,932 09	1,361 43
Nickels and cents.....	67 29	27 60	5 10	5 95
Gold coin.....	1,680 00	1,847 50	1,162 50	2,780 00
Silver coin.....	800 00	160 00	230 00	330 00
U. S. and national bank notes.....	1,566 00	1,638 00	1,610 00	2,002 00
Totals.....	\$102,331 46	\$101,144 45	\$91,726 35	\$100,836 08
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,110 00	3,280 00	3,190 00	3,230 00
Undivided profits.....	2,395 27	98 15	740 81	2,023 27
Dividends unpaid.....		1,119 00	192 00	
Individual deposits subject to check.....	9,974 28	11,141 31	11,585 91	12,777 81
Certificates of deposit.....	24,851 91	24,505 99	29,017 60	30,735 00
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....	2,000 00	1,000 00		2,000 00
Bills payable.....				
Totals.....	\$102,331 46	\$101,144 45	\$91,726 35	\$100,836 08

REPORT OF THE COMMISSIONER OF

No. 123.

NEWBERRY SAVINGS BANK, NEWBERRY.

Organized October 1, 1891.

M. W. O'BRIEN, *President*; JOHN A. SHATTUCK, *Vice President*; S. N. DUTCHER, *Cashier*;
P. G. TEEPLE, *Assistant Cashier*.

DIRECTORS—J. A. Shattuck, S. N. Dutcher, C. W. Case, M. W. O'Brien, M. P. O'Brien.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$63,757 29	\$56,302 11	\$33,238 78	\$10,255 91
Stocks, bonds and mortgages.....	450 00	450 00	450 00	450 00
Overdrafts.....	1,461 70	2,264 21	941 61	479 79
Due from banks in reserve cities.....	4,955 88	17,211 52	11,844 82	16,115 10
Due from other banks and bankers.....	5,859 18	174 90	-----	906 37
Banking house.....	-----	-----	-----	-----
Furniture and fixtures.....	1,210 45	1,210 45	1,210 45	1,210 45
Other real estate.....	-----	-----	-----	-----
Current expenses and taxes paid.....	1,702 91	2,415 66	2,376 07	445 81
Interest paid.....	863 47	613 09	665 67	180 82
Exchanges for clearing house.....	-----	-----	-----	-----
Checks and cash items.....	84 00	1 00	5 00	2 06
Nickels and cents.....	87 72	87 25	81 48	42 81
Gold coin.....	2,300 00	2,980 00	2,800 00	2,075 00
Silver coin.....	865 10	517 45	1,246 50	1,065 80
U. S. and national bank notes.....	7,123 00	1,183 00	2,565 00	1,203 00
Totals.....	\$90,750 70	\$35,359 64	\$63,724 88	\$64,461 11
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	500 00	500 00	500 00	500 00
Undivided profits.....	5,228 18	6,618 81	7,387 40	4,215 70
Dividends unpaid.....	-----	-----	-----	-----
Individual deposits subject to check.....	26,374 73	23,736 07	16,904 63	19,576 81
Certificates of deposit.....	11,279 02	8,917 80	6,165 80	5,964 80
Savings deposits.....	12,308 77	10,616 96	7,747 88	9,103 80
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	-----	-----	-----	-----
Notes and bills rediscounted.....	-----	10,000 00	-----	-----
Bills payable.....	-----	-----	19 68	-----
Totals.....	\$90,750 70	\$85,369 64	\$63,724 88	\$64,461 11

No. 127.

FIRST STATE SAVINGS BANK OF NILES, NILES.

Organized December 8, 1891.

GEO. W. ROUGH, *President*; L. E. WOOD, *Vice President*; W. S. SINCLAIR, *Cashier*.

DIRECTORS—Geo. W. Rough, E. F. Woodcock, A. G. Gage, L. E. Wood, Israel P. Hutton.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$10,093 01	\$10,046 87	\$7,066 91	\$6,824 51
Stocks, bonds and mortgages.....	31,880 54	31,270 08	29,869 78	29,553 78
Overdrafts.....				
Due from banks in reserve cities.....	187 60	1,490 20	1,580 76	2,500 00
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Current expenses and taxes paid.....	358 84	3 50	240 09	429 54
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	178 98	568 76	445 57	620 31
Nickels and cents.....	115 79	144 80	11 42	15 22
Gold coin.....	172 00	147 00	562 00	324 50
Silver coin.....	199 25	147 55	69 70	86 90
U. S. and national bank notes.....	916 00	442 00	729 00	290 00
Totals.....	\$45,102 01	\$45,260 46	\$41,555 23	\$41,644 76
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	500 00	500 00	500 00	500 00
Undivided profits.....	364 22	553 00	701 56	811 10
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....	7,169 52	7,429 96		
Savings deposits.....	12,068 17	11,777 50	15,358 67	15,833 66
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$45,102 01	\$45,260 46	\$41,555 23	\$41,644 76

REPORT OF THE COMMISSIONER OF

No. 36.

THE PIONEER BANK, NORTH BRANCH.

Organized July 30, 1885. Reorganized October 1, 1889.

FREDERICK B. HOWARD, *President*; ALBERT S. SHOLES, *Vice President*; C. W. BALLARD, *Cashier*;
W. MAHON, *Assistant Cashier*.DIRECTORS—Geo. Peck, F. B. Howard, Chas. Ballard, C. W. Ballard, A. S. Sholes, Wm. Mahon,
James E. Leete.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$81,005 38	\$82,540 01	\$58,135 44	\$52,830 10
Stocks, bonds and mortgages	24,926 86	24,139 08	23,569 08	23,869 08
Overdrafts	86 96	84 21	500 49	132 00
Due from banks in reserve cities	9,338 71	5,694 77	6,968 12	11,635 22
Due from other banks and bankers	615 86		454 58	75 00
Banking house	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate				
Current expenses and taxes paid	727 97	84 20	838 85	1,265 25
Interest paid	676 44	51 02	415 16	797 41
Exchanges for clearing house				
Checks and cash items	1,295 93	84 45	136 74	2,448 79
Nickels and cents	57 21	99 22	129 70	78 92
Gold coin	1,345 00	1,937 50	1,965 00	2,180 00
Silver coin	842 50	1,164 00	1,632 60	879 65
U. S. and national bank notes	4,561 00	7,836 00	4,347 00	2,175 00
Totals	\$109,429 82	\$107,664 41	\$103,067 26	\$101,886 42
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	1,650 00	2,000 00	2,000 00	2,000 00
Undivided profits	8,326 60	1,836 90	2,737 87	4,919 49
Dividends unpaid				
Individual deposits subject to check	13,353 85	11,683 72	13,145 57	10,565 81
Certificates of deposit	41,099 87	42,693 79	34,326 36	33,874 34
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable			807 96	526 78
Totals	\$109,429 82	\$107,664 41	\$103,067 26	\$101,886 42

No. 145.

NORTHVILLE STATE SAVINGS BANK, NORTHVILLE.

Organized December 10, 1892.

J. M. SWIFT, *President*; WM. P. YERKES, *Vice President*; L. A. BABBITT, *Cashier*.

DIRECTORS—John M. Swift, Erwin A. Chapman, Lawrence W. Simmons, Caleb S. Sprague, J. Morrell Simmons, Wm. P. Yerkes, Frank N. Clark.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$39,131 80	\$40,133 17	\$42,155 76	\$46,488 99
Stocks, bonds and mortgages.....	5,000 00	14,200 00	13,750 00	14,000 00
Overdrafts.....				
Due from banks in reserve cities.....	14,868 46	10,384 43	10,546 57	8,638 87
Due from other banks and bankers.....				
Banking house.....	2,214 31	2,283 06	2,242 65	2,244 65
Furniture and fixtures.....	1,301 80	1,309 30	1,311 45	1,311 45
Other real estate.....				
Current expenses and taxes paid.....	817 28	1,147 97	1,349 43	53 05
Interest paid.....	38 76	141 59	359 55	
Exchanges for clearing house.....				
Checks and cash items.....	39 84	343 51	30 00	
Nickels and cents.....	60 22	43 54	71 90	83 95
Gold coin.....	1,200 00	1,487 50	1,600 00	1,500 00
Silver coin.....	380 00	470 00	390 00	315 00
U. S. and national bank notes.....	4,505 00	6,559 00	4,621 00	4,951 00
Totals.....	\$69,554 95	\$78,403 12	\$78,428 31	\$79,583 96
Liabilities.				
Capital stock paid in.....	\$23,950 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				100 00
Undivided profits.....	622 56	1,155 41	1,974 14	168 50
Dividends unpaid.....				625 00
Individual deposits subject to check.....	12,283 65	16,738 38	20,202 04	19,316 65
Certificates of deposit.....	23,246 66	27,026 60	22,855 41	26,302 46
Savings deposits.....	9,452 08	8,462 73	8,896 72	8,071 35
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$69,554 95	\$78,403 12	\$78,428 31	\$79,583 96

REPORT OF THE COMMISSIONER OF

No. 20.

IOSCO COUNTY SAVINGS BANK, OSCODA.

Organized May 15, 1888.

ROBERT K. GOWANLOCK, *President*; WM. V. PENoyer, *Vice President*; R. S. DODDS, *Cashier*,
GEO. McNICOL, *Assistant Cashier*.

DIRECTORS—Wm. V. Penoyer, R. K. Gowanlock, Edwin F. Holmes, Chas. R. Henry, A. H. Fish,
Charles O. Duncan.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$198,088 83	\$177,789 38	\$161,268 86	\$148,450 89
Stocks, bonds and mortgages	5,206 57	5,206 57	5,179 72	2,451 72
Overdrafts	198 63	254 99	585 30	706 80
Due from banks in reserve cities	16,835 72	32,612 29	24,568 26	48,041 88
Due from other banks and bankers				
Banking house	2,728 78	2,728 78	2,728 78	2,728 78
Furniture and fixtures	531 20	531 20	531 20	531 20
Other real estate	800 00	800 00	800 00	800 00
Current expenses and taxes paid	834 16	17 47	1,234 88	1,774 98
Interest paid	432 24	18 18	445 36	2,156 18
Exchanges for clearing house				
Checks and cash items	324 49	3,355 51	665 17	513 14
Nickels and cents	106 66	87 14	411 15	505 87
Gold coin	455 00	390 00	4,285 00	4,177 50
Silver coin	436 40	324 65	2,708 00	1,472 00
U. S. and national bank notes	5,029 00	4,386 00	13,695 00	4,068 00
Totals	\$233,004 17	\$228,292 16	\$222,111 63	\$218,378 39
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	4,130 00	4,470 00	4,470 00	4,470 00
Undivided profits	7,603 60	3,531 05	5,956 98	9,943 36
Dividends unpaid	30 00	911 00	83 00	83 00
Individual deposits subject to check	44,329 70	58,897 61	48,220 27	41,936 24
Certificates of deposit	17,875 96	16,874 21		
Savings deposits	104,304 57	98,608 29	118,380 33	111,017 54
Certified checks				
Cashier's checks outstanding			1 05	
Due to banks and bankers	275 90			928 25
Notes and bills rediscounted	4,455 44			
Bills payable				
Totals	\$233,004 17	\$228,292 16	\$222,111 63	\$218,378 39

No. 112.

OWOSSO SAVINGS BANK, OWOSSO.

Organized January 23, 1891.

C. S. WILLIAMS, *President*; E. SALISBURY, *Vice President*; A. D. WHIPPLE, *Cashier*;
J. C. VAN CAMP, *Assistant Cashier*.DIRECTORS—Charles S. Williams, E. Salisbury, Wm. A. Woodard, Edwin A. Gould, Daniel M. Estey,
Chas. E. Rigley, Frederick H. Gould.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$235,772 84	\$216,809 32	\$197,550 25	\$177,361 42
Stocks, bonds and mortgages	51,219 00	45,540 00	45,440 00	47,585 00
Overdrafts	347 50	1,187 85	340 99	1,502 31
Due from banks in reserve cities	12,241 20	13,638 34	14,673 88	5,731 96
Due from other banks and bankers				
Banking house	13,000 00	13,000 00	13,000 00	13,000 00
Furniture and fixtures	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate	2,437 80	2,510 50	2,510 50	1,800 00
Current expenses and taxes paid	1,678 54	94 14	1,124 04	1,952 09
Interest paid	2,388 85	145 18	1,403 90	2,052 99
Exchanges for clearing house				
Checks and cash items	1,750 73	292 72	3,015 98	284 43
Nickels and cents	704 04	656 04	684 84	677 24
Gold coin	7,380 00	801 20	495 00	2,495 00
Silver coin	3,543 80	3,999 50	2,391 95	4,312 60
U. S. and national bank notes	5,232 00	3,509 00	12,626 00	1,466 00
Totals	\$340,190 80	\$309,628 29	\$297,707 38	\$262,671 02
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	13,000 00	15,000 00	15,000 00	15,000 00
Undivided profits	5,288 77	204 49	1,384 04	5,000 85
Dividends unpaid				
Individual deposits subject to check	33,872 55	35,610 59	36,010 07	31,123 21
Certificates of deposit	96,992 68	97,115 79	53,863 97	33,744 51
Savings deposits	71,036 80	59,225 31	68,999 30	71,302 45
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		472 11		
Notes and bills rediscounted	20,000 00	2,000 00	22,500 00	7,500 00
Bills payable				
Totals	\$340,190 80	\$309,628 29	\$297,707 38	\$262,671 02

REPORT OF THE COMMISSIONER OF

No. 34.

OXFORD SAVINGS BANK, OXFORD.

Organized June 12, 1884.

WM. J. TUNSTEAD, *President*; C. L. RANDALL, *Vice President*; CLARENCE E. STANTON, *Cashier*.

DIRECTORS—J. C. Fredmore, Allen Hosmer, L. W. Stanton, Jno. B. Hagerman, Chas. F. Tunstead, N. H. Crawford, Wm. J. Tunstead, C. L. Randall, Clarence E. Stanton.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$74,080 22	\$63,657 15	\$66,089 10	\$66,728 91
Stocks, bonds and mortgages.....	7,077 00	6,165 00	5,865 00	5,865 00
Overdrafts.....	137 35	34 68	75 26	100 68
Due from banks in reserve cities.....	6,657 61	8,764 75	10,081 78	10,417 96
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	500 00	500 00	500 00	500 00
Other real estate.....				
Current expenses and taxes paid.....	741 78	12 82	566 30	1,040 58
Interest paid.....	281 22	19 53	229 52	380 97
Exchanges for clearing house.....				
Checks and cash items.....	369 58	80 88	642 04	1,246 31
Nickels and cents.....	76 91	25 59	26 03	189 81
Gold coin.....	130 00	805 00	1,482 50	720 00
Silver coin.....	346 05	840 96	354 20	340 90
U. S. and national bank notes.....	4,478 00	9,067 00	3,856 00	2,708 00
Totals	\$91,875 72	\$89,473 80	\$89,717 72	\$90,134 07
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	8,474 47	3,021 00	4,485 21	6,854 00
Dividends unpaid.....				
Individual deposits subject to check.....	17,082 49	15,928 61	18,096 45	19,051 48
Certificates of deposit.....	37,818 76	35,523 69	37,134 06	29,728 04
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....	1,500 00		5,000 00	
Bills payable.....				
Totals	\$94,875 72	\$89,473 80	\$89,717 72	\$90,134 07

No. 59.

PAW PAW SAVINGS BANK, PAW PAW.

Organized May 10, 1896.

F. W. SELLIICK, *President*; E. A. CRANE, *Vice President*; JNO. W. FREE, *Cashier*.

DIRECTORS—Jno. Lyle, Geo. E. Breck, F. W. Sellick, Wm. J. Sellick, E. A. Crane, W. M. Lyle, W. R. Sellick, J. J. Woodman.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$104,288 66	\$99,852 66	\$97,957 65	\$91,964 07
Stocks, bonds and mortgages.....	15,187 13	14,937 13	9,435 89	12,208 63
Overdrafts.....	1,732 79	661 96	267 52	269 80
Due from banks in reserve cities.....	14,893 39	8,825 94	14,229 51	5,757 37
Due from other banks and bankers.....	500 00	500 00	500 00	500 00
Banking house.....				
Furniture and fixtures.....	3,005 37	3,005 37	3,005 37	3,005 37
Other real estate.....	1,725 00	1,557 46	1,050 00	800 00
Current expenses and taxes paid.....	1,047 11	133 71	546 02	1,012 65
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	360 50	1,321 45	784 94	1,400 00
Nickels and cents.....	25 38	9 16	22 50	25 41
Gold coin.....	1,500 00	1,000 00	1,000 00	400 00
Silver coin.....	320 00	245 50	390 00	235 00
U. S. and national bank notes.....	2,788 00	2,794 00	6,452 00	8,070 00
Totals.....	\$147,723 28	\$134,944 34	\$135,581 40	\$125,643 30
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,388 90	2,388 90	2,388 90	2,388 90
Undivided profits.....	1,787 51	186 01	914 35	2,443 59
Dividends unpaid.....				
Individual deposits subject to check.....	\$1,772 64	15,324 37	33,156 78	22,064 19
Certificates of deposit.....	61,774 23	54,748 18	39,098 44	36,664 51
Savings deposits.....		6,701 33	5,022 93	5,077 11
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....		5,000 00	5,000 00	7,000 00
Totals.....	\$147,723 28	\$134,944 34	\$135,581 40	\$125,643 30

REPORT OF THE COMMISSIONER OF

No. 132.

STATE BANK OF PERRY, PERRY.

Organized February 20, 1892.

L. M. MARSHALL, *President*; C. H. CALKINS, *Vice President*; S. E. OLCOTT, *Cashier*; C. M. SPALDING, *Assistant Cashier*.

DIRECTORS—L. M. Marshall, L. C. Watkins, Maria J. Huntington, G. B. Brandt, R. S. Olcott, C. H. Calkins.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$20,951 78	\$31,348 88	\$27,852 57	\$20,515 69
Stocks, bonds and mortgages.....	325 00	725 00	765 00	665 00
Overdrafts.....				
Due from banks in reserve cities.....	16,610 01	2,451 83	5,364 61	12,970 62
Due from other banks and bankers.....				
Banking house.....	2,356 71	2,393 96	2,393 96	2,400 96
Furniture and fixtures.....	1,497 24	1,497 24	1,497 24	1,497 24
Other real estate.....				
Current expenses and taxes paid.....	166 45	290 00	482 10	632 51
Interest paid.....	80 37	117 82	217 13	510 65
Exchanges for clearing house.....				
Checks and cash items.....		58 00		116 64
Nickels and cents.....	17 01	24 68	16 88	18 08
Gold coin.....	2,000 00	2,080 00	2,350 00	2,772 34
Silver coin.....	319 90	177 00	75 00	172 00
U. S. and national bank notes.....	2,404 00	2,598 00	858 00	270 00
Totals.....	\$46,678 47	\$43,761 36	\$41,871 99	\$43,541 68
Liabilities.				
Capital stock paid in.....	\$16,000 00	\$16,000 00	\$16,000 00	\$16,000 00
Surplus fund.....	500 00	500 00	500 00	500 00
Undivided profits.....	560 62	952 81	1,219 23	2,171 02
Dividends unpaid.....				
Individual deposits subject to check.....	8,403 68	5,951 21	6,183 38	6,024 76
Certificates of deposit.....	17,934 01	16,114 17	14,982 46	14,858 74
Savings deposits.....	3,280 16	4,213 42	2,999 52	3,980 13
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		29 75		7 03
Notes and bills rediscounted.....				
Bills payable.....			35 40	
Totals.....	\$46,678 47	\$43,761 36	\$41,871 99	\$43,541 68

No. 119.

THE FIRST STATE BANK OF PETOSKEY, PETOSKEY.

Organized July 21, 1891.

IRA CHICHESTER, *President*; F. I. CHICHESTER, *Vice President*; LEON CHICHESTER, *Cashier*;
G. J. ROBINSON, *Assistant Cashier*.

DIRECTORS—Ira Chichester, E. E. Chichester, L. Chichester, F. I. Chichester, G. J. Robinson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$74,015 94	\$85,792 75	\$56,147 28	\$52,325 84
Stocks, bonds and mortgages.....	27,864 06	29,410 56	29,296 90	26,591 50
Overdrafts.....	1,783 17	942 65	365 18	1,454 29
Due from banks in reserve cities.....	2,589 59	6,056 63	1,192 89	9,053 52
Due from other banks and bankers.....	2,752 42	267 17	465 70	66 04
Banking house.....				
Furniture and fixtures.....	2,956 35	2,966 35	2,979 35	2,983 60
Other real estate.....				
Current expenses and taxes paid.....	1,311 19	1,945 40	1,234 71	1,915 68
Interest paid.....	190 79	313 92	268 99	421 60
Exchanges for clearing house.....				
Checks and cash items.....	235 06	345 18	275 39	200 07
Nickels and cents.....	456 46	392 35	172 13	145 91
Gold coin.....	5 00	20 00	970 00	1,657 50
Silver coin.....	487 00	1,199 80	321 65	799 35
U. S. and national bank notes.....	4,535 00	4,641 00	5,771 00	5,631 00
Totals.....	\$119,162 03	\$114,293 76	\$99,461 17	\$103,147 90
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	500 00	500 00	675 00	675 00
Undivided profits.....	2,471 86	3,811 60	1,445 33	4,011 60
Dividends unpaid.....				
Individual deposits subject to check.....	19,115 64	16,812 88	17,032 25	13,984 53
Certificates of deposit.....	25,241 77	31,945 78	30,262 61	34,476 72
Savings deposits.....				
Certified checks.....			45 98	
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....	21,832 76	5,893 50		
Bills payable.....		5,500 00		
Totals.....	\$119,162 03	\$114,293 76	\$99,461 17	\$103,147 90

REPORT OF THE COMMISSIONER OF

No. 99.

PLYMOUTH SAVINGS BANK, PLYMOUTH.

Organized May 29, 1890.

B. C. LEACH, *President*; L. H. BENNETT, *Vice President*; E. K. BENNETT, *Cashier*; C. A. FISHER, *Assistant Cashier*.

DIRECTORS—F. C. Leach, Wm. Manchester, S. J. Springer, A. D. Lyndon, L. H. Bennett, I. N. Starkweather, J. R. Hosie, Wm. Geer, J. B. Tillotson, Geo. S. Van Sickle, L. C. Hough, L. C. Sherwood, T. V. Quackenbush.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$113,214 47	\$114,937 99	\$112,447 74	\$108,561 24
Stocks, bonds and mortgages	47,365 42	45,465 42	44,665 42	44,365 42
Overdrafts	1,568 27	1,379 86	939 69	1,016 15
Due from banks in reserve cities	16,410 23	15,859 02	10,412 90	12,661 27
Due from other banks and bankers		22 51		
Banking house	2,100 00	2,100 00	2,100 00	2,100 00
Furniture and fixtures	2,198 86	2,198 86	2,198 86	2,198 86
Other real estate	1,000 00			
Current expenses and taxes paid	725 58	232 25	925 91	1,204 30
Interest paid		33 82	525 28	2,087 09
Exchanges for clearing house				
Checks and cash items	2,082 22	857 04	2,788 77	2,250 81
Nickels and cents	1 44	8 52	7 45	1 66
Gold coin	535 00	1,270 00	535 00	1,670 00
Silver coin	725 00	960 75	760 20	683 70
U. S. and national bank notes	2,708 00	2,449 00	2,158 00	4,701 00
Totals	\$195,524 49	\$188,765 04	\$181,465 22	\$183,451 50
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	8,000 00	8,500 00	8,500 00	8,500 00
Undivided profits	1,679 17	389 13	1,070 36	2,661 50
Dividends unpaid	380 00	1,440 00	180 00	30 00
Individual deposits subject to check	30,438 08	27,582 02	26,273 07	33,332 89
Certificates of deposit	42,231 38	37,878 77	41,813 15	39,389 54
Savings deposits	62,795 91	62,975 12	54,128 64	54,537 57
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$195,524 49	\$188,765 04	\$181,465 22	\$183,451 50

No. 146.

FIRST COMMERCIAL BANK, PONTIAC.

Organized December 24, 1891.

JOHN D. NORTON, *President*; G. JACOBS, *Vice President*; B. S. TREGENT, *Cashier*; F. G. JACOBS, *Assistant Cashier*.

DIRECTORS—John D. Norton, B. S. Tregent, Charles Dawson, G. Jacobs, Abram Parker, C. G. Freeman, C. R. Crofoot.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$421,568 77	\$424,181 82	\$381,329 51	\$383,717 30
Stocks, bonds and mortgages.....	22,545 00	23,845 00	36,993 00	44,996 00
Overdrafts.....	2,496 95	3,664 00	5,549 03	14,515 88
Due from banks in reserve cities.....	53,775 94	52,174 11	37,738 23	15,026 30
Due from other banks and bankers.....	5,688 66	1,443 04	1,684 89	481 10
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	1,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Current expenses and taxes paid.....	2,006 50	120 95	1,704 11	2,780 04
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	4,176 61	656 77	1,220 65	1,237 52
Nickels and cents.....	557 00	312 47	190 24	290 00
Gold coin.....	1,400 00	1,900 00	2,500 00	1,100 00
Silver coin.....	900 00	1,400 00	2,500 00	900 00
U. S. and national bank notes.....	14,682 00	15,289 00	15,166 00	7,704 00
Totals.....	\$537,740 43	\$533,996 66	\$495,477 66	\$451,698 14
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....		2,000 00	2,000 00	2,000 00
Undivided profits.....	9,323 70	2,790 20	7,758 67	11,505 83
Dividends unpaid.....		490 00	150 00	
Individual deposits subject to check.....	150,194 53	156,855 98	141,445 31	125,267 68
Certificates of deposit.....	236,975 62	228,989 30	200,297 96	189,806 83
Savings deposits.....	31,167 87	37,456 09	41,721 22	52,514 43
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	10,078 69	5,535 14	2,104 50	603 37
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$537,740 43	\$533,996 66	\$495,477 66	\$451,698 14

No. 149.

OAKLAND COUNTY SAVINGS BANK, PONTIAC.

Organized December 29, 1892.

BYRON G. STOUT, *President*; AUG. C. BALDWIN, *Vice President*; C. W. FRENCH, *Cashier*; D. H. POWER, *Assistant Cashier*.

DIRECTORS—Byron G. Stout, Aug. C. Baldwin, Edward J. Smith, Chas. W. French, Joshua Hill, Thaddeus A. Smith, D. H. Power.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$88,185 16	\$88,078 25	\$88,528 63	\$93,090 38
Stocks, bonds and mortgages.....	52,209 92	54,761 91	34,730 91	35,272 32
Overdrafts.....	78 79	111 21	270 97	251 08
Due from banks in reserve cities.....	2,416 22	6,820 32	10,365 08	3,773 37
Due from other banks and bankers.....			1,200 00	2,477 09
Banking house.....				
Furniture and fixtures.....	2,839 42	2,839 42	2,839 42	2,839 42
Other real estate.....				
Current expenses and taxes paid.....	2,345 16	76 02	1,011 97	1,631 09
Interest paid.....	372 32	44 95	305 46	1,339 01
Exchanges for clearing house.....				
Checks and cash items.....	490 52	18 18	2,233 48	375 08
Nickels and cents.....	117 46	204 33	227 66	173 37
Gold coin.....	2,707 50	4,319 50	4,582 25	5,907 25
Silver coin.....	1,062 00	1,735 00	1,466 00	1,724 95
U. S. and national bank notes.....	9,924 00	6,601 00	3,983 00	4,717 00
Totals.....	\$162,698 47	\$165,010 19	\$151,719 83	\$153,571 31
Liabilities.				
Capital stock paid in.....	\$47,670 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits.....	2,062 28	208 51	1,737 68	3,563 17
Dividends unpaid.....				
Individual deposits subject to check.....	26,403 92	23,158 35	21,289 31	9,886 01
Certificates of deposit.....	23,676 99	23,064 36	11,948 96	21,313 75
Savings deposits.....	62,296 74	67,434 14	64,927 55	66,284 96
Certified checks.....			1,050 00	
Cashier's checks outstanding.....				
Due to banks and bankers.....	568 59	1,144 83	766 33	2,553 40
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$162,698 47	\$165,010 19	\$151,719 83	\$153,571 31

No. 75.

THE COMMERCIAL BANK, PORT HURON.

Organized January 30, 1882.

CHAS. A. WARD, *President*; WM. HARTSUFF, *Vice President*; JOHN W. PORTER, *Cashier*.DIRECTORS—D. N. Runnels, S. L. Ballentine, Jno. G. O'Neill, Wm. Hartsuff, Chas. A. Ward,
J. A. Davidson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$272,683 57	\$250,174 99	\$226,056 56	\$221,617 15
Stocks, bonds and mortgages	175,647 46	166,500 46	175,330 46	173,408 79
Overdrafts	1,022 67	469 29	579 84	216 41
Due from banks in reserve cities	28,120 55	28,102 21	42,355 41	34,362 68
Due from other banks and bankers	728 71	1,293 91	607 29	646 24
Banking house	27,000 00	27,000 00	27,000 00	27,000 00
Furniture and fixtures	3,200 00	3,200 00	3,200 00	3,200 00
Other real estate	400 00	400 00	400 00	400 00
Current expenses and taxes paid	2,480 22	240 07	1,698 29	2,815 05
Interest paid	4,243 87	261 81	3,445 84	3,732 73
Exchanges for clearing house	1,256 15	2,136 30	331 28	1,877 12
Checks and cash items	552 95	1,271 39	141 80	1,419 01
Nickels and cents	64 47	58 50	99 28	104 36
Gold coin	10,712 50	3,935 00	5,532 50	2,332 50
Silver coin	1,068 00	2,188 00	1,480 25	198 00
U. S. and national bank notes	11,383 00	31,789 00	25,744 00	25,761 00
Totals	\$540,480 62	\$519,020 98	\$514,105 80	\$497,181 05
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits	16,583 98	15,404 11	19,760 11	24,028 04
Dividends unpaid				
Individual deposits subject to check	116,583 95	135,185 78	151,331 54	141,765 08
Certificates of deposit	59,393 49	46,618 78	35,452 73	33,706 93
Savings deposits	216,371 40	201,812 36	183,619 70	177,681 05
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers			3,441 72	
Notes and bills rediscounted	10,547 85			
Bills payable				
Totals	\$540,480 62	\$519,020 98	\$514,105 80	\$497,181 05

REPORT OF THE COMMISSIONER OF

No. 49.

PORT HURON SAVINGS BANK, PORT HURON.

Organized January 1, 1873.

HENRY MCMORRAN, *President*; JAS. H. WHITE, *Vice President*; CHAS. F. HARRINGTON, *Cashier*;
C. D. THOMPSON, *Assistant Cashier*.

DIRECTORS—James H. White, Nelson Mills, Edward Vincent, Henry McMorran, Charles F. Harrington.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$376,467 48	\$327,634 86	\$340,824 65	\$308,328 53
Stocks, bonds and mortgages.....	207,781 49	202,992 90	206,023 18	210,617 96
Overdrafts	1,334 27	1,242 55	1,965 02	3,960 54
Due from banks in reserve cities.....	66,480 50	78,149 39	48,846 63	57,942 45
Due from other banks and bankers		431 11		199 50
Banking house.....				
Furniture and fixtures.....	2,350 00	2,350 00	2,350 00	2,350 00
Other real estate.....				
Current expenses and taxes paid.....	2,273 16	26 44	1,892 59	3,091 89
Interest paid.....	1,617 85	1,390 00	1,587 66	7,142 10
Exchanges for clearing house.....	3,826 19	3,464 74	1,122 96	4,582 27
Checks and cash items				
Nickels and cents.....	51 25	88 00	86 36	123 00
Gold coin	3,582 50	4,275 00	160 00	1,420 00
Silver coin.....	671 85	415 25	331 55	137 45
U. S. and national bank notes	11,032 00	8,922 00	12,462 00	8,621 00
Totals.....	\$677,418 54	\$631,331 74	\$618,652 65	\$608,521 68
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	66,301 26	56,125 92	60,285 81	67,643 74
Dividends unpaid.....		1,040 00		
Individual deposits subject to check.....	84,637 69	94,993 48	78,298 17	66,234 90
Certificates of deposit	58,321 24	52,007 42	51,661 81	61,578 53
Savings deposits.....	329,955 85	305,557 55	273,719 32	266,043 06
Certified checks	1,202 50	1,102 50	1,102 50	1,102 50
Cashier's checks outstanding	2,000 00			5 00
Due to banks and bankers		554 92	8,585 04	913 95
Notes and bills rediscounted.....	20,000 00		25,000 00	25,000 00
Bills payable.....				
Totals.....	\$677,418 54	\$631,331 74	\$618,652 65	\$608,521 68

No. 98.

SAINT CLAIR COUNTY SAVINGS BANK, PORT HURON.

Organized May 26, 1890.

CHAS. WELLMAN, *President*; E. G. SPALDING, *Vice President*; STEPHEN MOORE, *2d Vice President*;
GEO. W. MOORE, *Cashier*; F. T. MOORE, *Assistant Cashier*.DIRECTORS—J. Bernatz, S. Armstrong, S. W. Vance, E. G. Spalding, J. B. Hull, Stephen Moore,
Chas. Wellman.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$140,194 27	\$119,835 81	\$119,067 55	\$120,243 45
Stocks, bonds and mortgages.....	62,798 36	55,772 02	55,117 99	54,816 19
Overdrafts.....	789 56	281 59	290 39	757 45
Due from banks in reserve cities.....	18,848 92	18,689 40	20,256 48	17,976 41
Due from other banks and bankers.....	1,277 82	4,808 81	3,829 61	3,600 31
Banking house.....				
Furniture and fixtures.....	1,900 00	1,900 00	1,900 00	1,900 00
Other real estate.....				
Current expenses and taxes paid.....	1,427 83	381 56	1,212 34	277 56
Interest paid.....	2,152 88	987 07	1,333 03	83 50
Exchanges for clearing house.....				
Checks and cash items.....	781 58	838 23	1,358 92	854 25
Nickels and cents.....	32 26	46 69	58 86	70 05
Gold coin.....	705 00	4,505 00	615 00	587 50
Silver coin.....	528 60	1,158 25	872 50	136 40
U. S. and national bank notes.....	1,868 00	4,942 00	4,598 00	6,369 00
Totals.....	\$227,754 08	\$214,089 46	\$210,496 62	\$207,672 17
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	13,000 00	16,000 00	16,000 00	19,000 00
Undivided profits.....	4,638 13	1,188 80	3,274 49	885 13
Dividends unpaid.....				
Individual deposits subject to check.....	47,242 77	35,261 02	45,768 33	41,112 36
Certificates of deposit.....	21,661 91	26,393 65		
Savings deposits.....	85,821 93	85,240 99	95,452 80	90,673 68
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	5,889 29			6,000 00
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$227,754 08	\$214,089 46	\$210,496 62	\$207,672 17

No. 69.

THE STATE BANK OF READING, READING.

Organized December 27, 1899.

HENRY F. DOTY, *President*; GEO. G. CLARK, *Vice President*; WM. B. NORTHPROP, *Cashier*.

DIRECTORS—Adelbert R. Chapman, Henry F. Doty, Geo. G. Clark, Frank M. Stewart, Wm. B. Northrop.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$73,823 82	\$51,312 74	\$44,260 81	\$54,301 86
Stocks, bonds and mortgages.....	13,325 00	15,525 00	13,625 00	13,625 00
Overdrafts	405 42	508 87	366 96	1,519 83
Due from banks in reserve cities	4,895 01	3,333 96	3,165 58	17,739 92
Due from other banks and bankers		2,254 02	661 50	9,624 13
Banking house				
Furniture and fixtures.....	1,025 00	1,025 00	1,025 00	1,025 00
Other real estate.....				
Current expenses and taxes paid.....	651 15	64 23	479 35	814 27
Interest paid.....	786 82	49 43	275 23	507 82
Exchanges for clearing house				
Checks and cash items	922 40	1,378 66	1,374 01	3,478 70
Nickels and cents	31 23	80 50	38 46	95 47
Gold coin	6,000 00	5,000 00	7,000 00	7,000 00
Silver coin	500 00	470 00	300 00	175 00
U. S. and national bank notes.....	5,881 00	5,768 00	4,928 00	1,963 00
Totals	\$108,096 85	\$37,295 41	\$77,494 90	\$111,863 55
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,500 00	2,500 00	2,500 00	2,500 00
Undivided profits	2,240 53	368 03	1,297 57	3,177 02
Dividends unpaid.....				
Individual deposits subject to check	7,438 59	7,199 40	9,154 08	35,704 89
Certificates of deposit.....	71,923 78	52,207 96	39,543 23	45,482 14
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$108,096 85	\$37,295 41	\$77,494 90	\$111,863 55

No. 125.

AMERICAN COMMERCIAL AND SAVINGS BANK, SAGINAW.

Organized November 28, 1891.

ISAAC BEARINGER, *President*; WM. L. WEBBER, *Vice President*; W. G. EMMERICK, *Cashier*.

DIRECTORS—Wm. Cornwell, M. Winkler, H. T. Wickes, Geo. W. Weadock, Conrad Fay, Isaac Bearer, W. L. Webber, Jos. D. Whittier, Henry Passolt.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$298,221 40	\$306,989 98	\$242,341 26	\$280,414 12
Stocks, bonds and mortgages	23,800 00	23,800 00	23,300 00	23,300 00
Overdrafts	114 09	213 42	1,663 42	346 20
Due from banks in reserve cities	34,077 60	26,178 64	40,225 47	4,128 46
Due from other banks and bankers		452 91		
Banking house				
Furniture and fixtures	2,290 82	2,328 33	2,328 32	2,328 32
Other real estate				
Current expenses and taxes paid	1,872 75	137 55	3,249 09	4,274 30
Interest paid	1,815 77	191 67	787 07	1,234 81
Exchanges for clearing house	1,450 86	944 41	473 12	400 45
Checks and cash items	120 72	653 46	177 99	2,004 51
Nickels and cents	154 09	120 48	244 01	404 76
Gold coin	3,387 50	5,097 50	5,127 50	4,980 00
Silver coin	1,719 25	1,624 35	1,909 50	1,509 50
U. S. and national bank notes	8,919 00	18,452 00	18,763 00	14,928 00
Totals	\$372,392 85	\$385,684 64	\$339,939 75	\$340,235 98
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund				
Undivided profits	14,575 99	11,400 99	15,155 67	22,891 89
Dividends unpaid				
Individual deposits subject to check	93,524 45	100,450 58	102,293 94	106,875 49
Certificates of deposit	74,012 03	81,665 28	56,035 38	36,728 97
Savings deposits	81,905 98	85,642 79	63,333 21	63,206 23
Certified checks	1,042 11	25 00		
Cashier's checks outstanding	4,888 20			26 74
Due to banks and bankers	2,444 14		3,121 55	1,007 16
Notes and bills rediscounted		6,500 00		10,001 45
Bills payable				
Totals	\$372,392 85	\$385,684 64	\$339,939 75	\$340,235 98

No. 25.

BANK OF SAGINAW, SAGINAW.

Organized April 18, 1888.

M. BUTMAN, *President*; BENTON HANCHETT, *Vice President*; D. W. BRIGGS, *Cashier*; J. D. LELAND, *Assistant Cashier*.

DIRECTORS—Benton Hanchett, Thos. Merrill, W. S. Green, Jas. E. Vincent, C. L. Ring, P. Bauer, M. Butman, C. A. Rust, D. W. Briggs.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$1,392,436 25	\$1,191,747 80	\$1,001,762 28	\$1,018,489 56
Stocks, bonds and mortgages.....	41,254 44	19,054 44	19,125 27	19,125 27
Overdrafts.....	741 11	1,397 97	251 05	295 55
Due from banks in reserve cities.....	123,715 52	123,336 78	126,133 91	207,189 12
Due from other banks and bankers.....	1,977 08	6,296 48	724 12	1,951 72
Banking house.....	5,700 00	5,700 00	5,700 00	5,700 00
Furniture and fixtures.....	2,300 00	2,300 00	6,511 52	7,067 68
Other real estate.....				
Current expenses and taxes paid.....	2,784 84	252 11	3,336 17	5,604 89
Interest paid.....				
Exchanges for clearing house.....	564 88		967 29	218 61
Checks and cash items.....	57 77	1,221 77	150 50	885 54
Nickels and cents.....	742 05	540 33	425 51	260 01
Gold coin.....	20,577 50	31,730 00	40,050 00	40,000 00
Silver coin.....	1,872 50	2,217 00	777 00	1,667 00
U. S. and national bank notes.....	32,355 00	45,379 00	30,672 00	15,582 00
Totals.....	\$1,632,028 89	\$1,431,175 68	\$1,236,586 57	\$1,318,931 95
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	45,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	47,280 44	36,939 44	45,582 59	53,963 10
Dividends unpaid.....		740 00	150 00	150 00
Individual deposits subject to check.....	633,334 06	580,508 80	485,809 44	602,792 99
Certificates of deposit.....	571,929 79	439,615 22	377,942 94	321,680 86
Savings deposits.....				
Certified checks.....	750 00			
Cashier's checks outstanding.....				
Due to banks and bankers.....	134,154 60	123,372 22	97,301 60	90,345 00
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,632,028 89	\$1,431,175 68	\$1,236,586 57	\$1,318,931 95

No. 38.

PEOPLE'S SAVINGS BANK OF EAST SAGINAW, SAGINAW.

Organized November 27, 1896.

JOHN J. RUPP, *President*; GURDON CORNING, *Vice President*; J. F. BOYNTON, *Treasurer*.DIRECTORS—G. Corning, G. B. Wiggins, R. F. Webster, Jno. J. Rupp, J. Schwartz, Wm. B. Baum,
J. F. Boynton, H. A. Batchelor, L. P. Mason, J. W. Howry.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$346,642 47	\$316,166 97	\$289,308 25	\$286,378 28
Stocks, bonds and mortgages.....	156,488 08	134,202 08	130,022 98	136,580 18
Overdrafts.....	2,414 77	1,197 01	343 39	770 88
Due from banks in reserve cities.....	77,231 07	52,454 72	50,966 49	68,880 61
Due from other banks and bankers.....	2,023 45		29 00	547 68
Banking house.....				
Furniture and fixtures.....	4,789 68	4,789 68	4,789 68	4,789 68
Other real estate.....	1,700 00	1,700 00	3,000 00	3,000 00
Current expenses and taxes paid.....	1,846 01	32 05	2,328 61	2,704 05
Interest paid.....	409 91	40 86	154 04	480 65
Exchanges for clearing house.....	445 45	915 50	917 03	762 58
Checks and cash items.....	20 00	308 18	70 63	170 01
Nickels and cents.....	21 21	39 53	35 37	29 15
Gold coin.....	288 50	2,630 00	5,890 00	6,675 00
Silver coin.....	1,574 00	1,121 75	1,016 00	1,103 50
U. S. and national bank notes.....	6,328 00	38,414 00	37,365 00	4,962 00
Totals.....	\$602,222 55	\$554,012 28	\$526,754 42	\$513,828 15
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	35,000 00	40,000 00	40,000 00	40,000 00
Undivided profits.....	16,485 24	6,195 92	12,333 85	20,392 92
Dividends unpaid.....				
Individual deposits subject to check.....	127,772 99	107,648 81	102,534 22	94,709 80
Certificates of deposit.....	33,386 11	21,569 48	19,229 82	22,087 05
Savings deposits.....	339,284 65	323,366 35	300,683 98	286,395 04
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	243 56	199 72	963 55	243 34
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$602,222 55	\$554,012 28	\$526,754 42	\$513,828 15

No. 84.

SAGINAW COUNTY SAVINGS BANK, SAGINAW.

Organized December 1, 1886.

AARON T. BLISS, *President*; LORENZO T. DURAND, *Vice President*; RICHARD KHUEN, *Treasurer*.

DIRECTORS—Lorenzo T. Durand, Wm. Moye, Chas. E. Brenner, A. P. Bliss, Richard Khuen, Aaron T. Bliss, Jno. L. Jackson, Gurdon Corning, Ezra Rust.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$298,880 99	\$279,501 28	\$340,894 89	\$238,355 65
Stocks, bonds and mortgages.....	115,940 35	115,687 53	123,424 53	118,249 23
Overdrafts.....				
Due from banks in reserve cities.....	53,042 48	59,453 81	46,995 81	40,666 96
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	879 44	880 44	880 44	880 44
Other real estate.....	5,035 78	5,080 78	5,132 78	6,543 72
Current expenses and taxes paid.....	1,394 22	2,077 13	3,237 79	3,957 46
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	371 23	771 47	300 45	1,144 40
Nickels and cents.....	108 61	14 83	23 49	72 74
Gold coin.....	285 00	597 50	1,407 50	1,886 00
Silver coin.....	618 00	329 70	332 60	776 70
U. S. and national bank notes.....	2,496 00	1,490 00	2,564 00	1,189 00
Totals.....	\$474,099 19	\$465,884 57	\$425,204 28	\$418,781 29
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	10,425 68	9,423 66	14,606 15	17,497 45
Dividends unpaid.....				175 00
Individual deposits subject to check.....				
Certificates of deposit.....				
Savings deposits.....	268,673 51	356,408 31	319,598 13	296,068 84
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		52 60		
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$474,099 19	\$465,884 57	\$425,204 28	\$418,781 29

No. 44.

SAVINGS BANK OF EAST SAGINAW, SAGINAW.

Organized February 7, 1872.

H. C. POTTER, *President*; W. J. BARTOW, *Vice President*; A. SCHUPP, *Treasurer*; CHAS. M. COPLIN, *Assistant Treasurer*.

DIRECTORS—Phillip Baumgarten, Augustus Schupp, Jas. B. Peter, H. C. Potter, Jr., Gilbert M. Stark, Wm. J. Bartow, Henry C. Potter, W. H. Baldwin, Jr., Max Heavenrich, W. F. Potter.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$331,176 05	\$771,570 08	\$676,587 57	\$680,350 64
Stocks, bonds and mortgages.....	546,000 43	521,019 53	520,379 56	553,899 23
Overdrafts.....	878 99	744 19	299 17	237 98
Due from banks in reserve cities.....	172,033 53	146,640 41	127,063 26	141,942 58
Due from other banks and bankers.....	1,458 11	1,118 45	2,126 33	1,761 09
Banking house.....	65,768 58	65,767 08	65,767 08	65,767 08
Furniture and fixtures.....	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate.....				
Current expenses and taxes paid.....	26 67	145 08	105 58	387 84
Interest and premiums paid.....	13,410 29	9,956 88	10,768 10	11,997 25
Exchanges for clearing house.....	863 14	929 57	743 53	324 71
Checks and cash items.....	1,449 89	1,516 59	6,794 43	2,712 41
Nickels and cents.....	103 43	14 98	36 23	47 92
Gold coin.....	22,521 40	51,062 46	45,862 25	40,296 85
Silver coin.....	6,533 20	6,944 85	2,184 75	524 05
U. S. and national bank notes.....	26,231 00	62,320 00	32,324 00	12,239 00
Totals.....	\$1,692,069 76	\$1,642,550 45	\$1,494,541 99	\$1,466,938 53
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$ 00,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	43,664 16	32,416 49	34,737 84	38,504 89
Dividends unpaid.....		174 00		
Individual deposits subject to check.....	63,103 10	55,716 56	61,720 14	56,384 26
Certificates of deposit.....	90,050 56	72,311 03	78,394 13	82,621 30
Savings deposits.....	1,343,736 29	1,332,009 43	1,169,437 57	1,139,307 68
Certified checks.....			100 00	159 85
Cashier's checks outstanding.....	1,308 75	23 24	102 31	10 00
Due to banks and bankers.....	196 90			
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$1,692,069 76	\$1,642,550 45	\$1,494,541 99	\$1,466,938 53

REPORT OF THE COMMISSIONER OF

No. 29.

COMMERCIAL AND SAVINGS BANK, SAINT CLAIR.

Organized October 16, 1886.

WM. S. HOPKINS, *President*; BELA W. JENKS, *Vice President*; ROBT. H. JENKS, *Cashier*; RUSS. S. JENKS, *Assistant Cashier*.

DIRECTORS—A. C. Grey, B. W. Jenks, Robert H. Jenks, E. C. Recor, Justin R. Whiting, W. S. Hopkins, Geo. W. Jenks.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$181,697 05	\$182,234 81	\$119,496 40	\$118,418 87
Stocks, bonds and mortgages.....	29,325 00	29,367 50	29,225 00	29,225 00
Overdrafts.....	1,671 69	775 90	221 78	824 53
Due from banks in reserve cities.....	10,148 41	18,719 09	20,461 48	11,119 53
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	1,250 00	1,250 00	1,250 00	1,250 00
Other real estate.....	2,416 09	2,416 09	2,416 09	2,416 09
Current expenses and taxes paid.....	1,008 61		909 31	1,485 87
Interest paid.....	530 42	69 98	557 63	1,693 17
Exchanges for clearing house.....				
Checks and cash items.....	588 80	212 10	624 71	306 71
Nickels and cents.....	104 96	29 82	62 08	50 44
Gold coin.....	2,600 25	3,782 50	3,732 50	2,230 00
Silver coin.....	2,074 83	366 45	1,093 45	376 55
U. S. and national bank notes.....	1,965 00	1,955 00	3,966 00	3,895 00
Totals.....	\$185,395 11	\$191,169 24	\$184,023 43	\$168,291 76
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,125 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	11,273 13	4,105 12	7,155 76	9,689 12
Dividends unpaid.....		476 00	240 00	
Individual deposits subject to check.....	38,945 69	40,937 24	45,221 60	23,587 20
Certificates of deposit.....	35,220 98	41,986 07	28,808 89	28,206 10
Savings deposits.....	43,830 36	43,664 81	42,597 68	41,809 34
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$185,395 11	\$191,169 24	\$184,023 43	\$168,291 76

No. 39.

CLINTON COUNTY SAVINGS BANK, SAINT JOHNS.

Organized November 27, 1889.

ALBERT J. BALDWIN, *President*; GALUSHA PENNELL, *Vice President*; P. E. WALSWORTH, *Treasurer*.DIRECTORS—R. M. Steel, A. J. Baldwin, Cooley E. Ball, Warner Bunday, John Hicks, George A. Steel,
P. E. Walsworth, Galuscha Pennell, Edwin E. White.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$79,149 00	\$81,577 73	\$80,723 36	\$78,256 16
Stocks, bonds and mortgages	80,574 48	75,174 43	62,939 83	61,853 88
Overdrafts				
Due from banks in reserve cities	19,150 68	15,063 43	8,168 13	5,989 11
Due from other banks and bankers				
Banking house				
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid	289 01	9 10	38 34	504 18
Interest paid	2,697 33	18 94	2,545 74	2,539 48
Exchanges for clearing house				
Checks and cash items	19 00	50 00		120 00
Nickels and cents	4 77	1 72	54	2 32
Gold coin	1,022 50	685 00	4,695 00	4,785 00
Silver coin	56 75	32 50	24 00	2 25
U. S. and national bank notes	493 00	8,971 00	4,405 00	4,720 00
Totals	\$183,456 47	\$181,583 85	\$163,539 94	\$158,822 33
Liabilities.				
Capital stock paid in	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund	4,500 00	5,000 00	5,000 00	5,000 00
Undivided profits	5,467 87	3,296 79	4,430 04	5,991 27
Dividends unpaid				
Individual deposits subject to check				
Certificates of deposit	1,488 68	2,120 83		
Savings deposits	127,000 47	136,166 68	119,109 90	112,831 06
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$183,456 47	\$181,583 85	\$163,539 94	\$158,822 33

REPORT OF THE COMMISSIONER OF

No. 45.

STATE BANK OF SAINT JOHNS, SAINT JOHNS.

Organized August 19, 1885.

PORTER K. PERRIN, *President*; GEO. F. MARVIN, *Vice President*; JNO. W. FITZGERALD, *Cashier*;
H. H. FITZGERALD, *Assistant Cashier*.

DIRECTORS—Geo. F. Marvin, Porter K. Perrin, Gilbert E. Corbin, John H. Corbit, J. H. Fedewa, O. W. Munger, Jesse Sullivan, C. S. Allison, James Richardson, J. W. Fitzgerald, Michael Spitzley.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$152,483 73	\$136,225 91	\$112,853 76	\$104,853 83
Stocks, bonds and mortgages.....	20,000 00	20,000 00	16,500 00	15,100 00
Overdrafts.....	436 82	390 82	813 84	357 64
Due from banks in reserve cities.....	6,684 02	18,930 75	7,399 82	9,969 26
Due from other banks and bankers.....				
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	2,500 80	2,500 00	2,500 00	2,500 00
Other real estate.....	698 00	1,692 95	1,692 95	1,692 95
Current expenses and taxes paid.....	1,478 53	82 05	865 98	1,683 21
Interest paid.....	2,068 84	71 12	1,806 57	2,522 66
Exchanges for clearing house.....				
Checks and cash items.....	9 99	130 66	390 92	45 92
Nickels and cents.....	230 68	234 87	153 58	169 10
Gold coin.....	4,207 50	2,725 00	2,190 00	6,190 00
Silver coin.....	1,841 00	1,617 85	1,393 61	1,339 77
U. S. and national bank notes.....	8,862 00	4,127 00	2,324 00	5,600 00
Totals.....	\$208,446 10	\$195,799 00	\$157,513 98	\$159,074 34
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,700 00	3,000 00	3,000 00	3,000 00
Undivided profits.....	6,714 55	2,952 16	2,437 14	8,635 01
Dividends unpaid.....			3,496 80	
Individual deposits subject to check.....	46,008 57	41,407 96	24,326 37	34,017 27
Certificates of deposit.....	82,872 98	78,860 04	59,176 68	49,949 94
Savings deposits.....	14,859 05	14,444 16	12,035 02	12,416 98
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	290 95	124 68	339 97	1,055 14
Notes and bills rediscounted.....				
Bills payable.....	5,000 00	5,000 00	3,000 00	
Totals.....	\$208,446 10	\$195,799 00	\$157,513 98	\$159,074 34

No. 164.

COMMERCIAL STATE BANK, SAINT JOSEPH.

Organized June 18, 1893.

N. VANDERVEER, *President*; I. M. BALL, *Vice President*; W. T. BRADFORD, *Cashier*.

DIRECTORS—Newton Vanderveer, W. T. Bradford, James Brooks, James M. Ball, M. Shepard, R. D. Parker, John F. Gard.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....		\$18,115 04	\$27,978 58	\$27,631 31
Stocks, bonds and mortgages.....		500 00	500 00	2,116 00
Overdrafts.....		8 83	146 76	6 43
Due from banks in reserve cities.....		9,812 27	14,883 50	8,890 66
Due from other banks and bankers.....		72 99	94 31	222 58
Banking house.....				
Furniture and fixtures.....		1,412 50	2,009 58	2,088 59
Other real estate.....				
Current expenses and taxes paid.....		369 87	1,311 60	208 58
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....		27 09	682 52	144 31
Nickels and cents.....		25 28	34 18	45 52
Gold coin.....		1,306 00	2,615 00	2,350 00
Silver coin.....		642 95	707 50	230 30
U. S. and national bank notes.....		2,108 00	1,879 00	1,536 00
Totals.....		\$33,399 82	\$52,742 53	\$46,265 23
Liabilities.				
Capital stock paid in.....		\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits.....		230 97	1,004 68	63 64
Dividends unpaid.....				
Individual deposits subject to check.....		7,416 55	21,487 02	15,178 99
Certificates of deposit.....		516 60	5,208 44	5,797 32
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		236 70	42 89	225 26
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....		\$33,399 82	\$52,742 53	\$46,265 23

REPORT OF THE COMMISSIONER OF

No. 31.

THE UNION BANKING COMPANY, SAINT JOSEPH.

Organized August 24, 1882.

A. W. WELLS, *President*; JOHN WALLACE, *Vice President*; ORVILLE O. JORDON, *Cashier*; J. W. ALLEN, *Assistant Cashier*.

DIRECTORS—J. H. Graham, Francis Jordan, E. A. Graham, A. W. Wells, Jno. Wallace, Jno. H. Lee, James Forbes.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$154,832 80	\$118,530 27	\$101,979 75	\$118,418 28
Stocks, bonds and mortgages.....	14,400 00	14,400 00	14,400 00	24,700 00
Overdrafts.....	405 47	371 47	833 45	382 11
Due from banks in reserve cities.....	36,726 46	36,521 28	91,506 15	46,007 86
Due from other banks and bankers.....	1,511 05	74 92	2,028 91	622 11
Banking house.....	4,450 00	4,450 00	4,450 00	4,450 00
Furniture and fixtures.....	2,502 41	3,376 13	3,551 73	3,571 78
Other real estate.....	175 00	175 00		
Current expenses and taxes paid.....	1,890 08	3,074 54	4,660 77	26 06
Interest paid.....				
Exchanges for clearing house.....				934 62
Checks and cash items.....	276 30	729 28	983 58	506 50
Nickels and cents.....	221 50	314 21	267 21	444 28
Gold coin.....	2,000 00	3,800 00	11,700 00	6,750 00
Silver coin.....	1,600 00	3,442 00	2,677 00	2,012 50
U. S. and national bank notes.....	17,000 00	42,100 00	34,134 00	22,177 30
Totals.....	\$237,931 02	\$231,359 08	\$272,972 55	\$231,003 05
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits.....	5,780 92	7,365 54	9,651 98	1,088 07
Dividends unpaid.....				580 00
Individual deposits subject to check.....	144,810 31	145,925 67	180,309 20	155,272 85
Certificates of deposit.....	36,720 89	26,826 89	32,880 29	22,585 02
Savings deposits.....				
Certified checks.....	50 00	50 00	50 00	95 00
Cashier's checks outstanding.....			49 35	85
Due to banks and bankers.....	619 40	1,190 98	531 23	1,081 26
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$237,931 02	\$231,359 08	\$272,972 55	\$231,003 05

No. 42.

THE COMMERCIAL SAVINGS BANK OF ST. LOUIS, SAINT LOUIS.

Organized December 2, 1889.

L. SAVIERS, *President*; JAS. O. HILTON, *Vice President*; F. E. SALISBURY, *Cashier*.

DIRECTORS—H. Harrington, J. O. Hilton, A. S. McIntyre, N. White, Parker Merrill, Lemuel Saviers, J. W. Bernard.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$53,594 31	\$43,733 80	\$34,119 08	\$33,030 78
Stocks, bonds and mortgages	13,605 94	13,053 94	12,455 94	11,305 94
Overdrafts	261 27	409 26	266 49	348 50
Due from banks in reserve cities	2,181 49	2,977 90	1,687 79	3,039 68
Due from other banks and bankers	2,183 24	1,036 28	494 94	8 30
Banking house				
Furniture and fixtures	1,877 12	1,877 12	1,877 12	1,877 12
Other real estate				
Current expenses and taxes paid	1,123 73	1,435 88	1,835 00	45 45
Interest paid	560 66	959 34	1,170 21	17 74
Exchanges for clearing house				
Checks and cash items	119 88	10 00	261 49	218 91
Nickels and cents	233 60	182 43	155 19	133 48
Gold coin	957 50	890 00	792 50	612 50
Silver coin	1,966 89	2,256 40	443 20	435 50
U. S. and national bank notes	1,915 00	3,360 00	2,119 00	2,148 00
Totals	\$30,530 18	\$72,184 35	\$57,677 95	\$53,216 90
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund	700 00	700 00	700 00	900 00
Undivided profits	2,191 34	3,043 23	4,309 98	135 68
Dividends unpaid				
Individual deposits subject to check	18,719 84	13,389 45	8,068 67	10,979 79
Certificates of deposit	23,165 78	20,205 36	11,721 32	9,553 98
Savings deposits	10,752 97	10,853 31	7,957 98	6,647 50
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$30,530 18	\$72,184 35	\$57,677 95	\$53,216 90

No. 54.

SAULT SAVINGS BANK, LOAN AND TRUST CO., SAULT STE. MARIE.

Organized November 20, 1896.

GEORGE KEMP, *President*; T. C. ANTHONY, *Vice President*; JOHN Q. LOOK, *Treasurer*; E. L. STANLEY, *Assistant Treasurer*.

DIRECTORS—Geo. Kemp, C. E. Ainsworth, J. H. Steere, Wm. Chandler, T. C. Anthony, G. G. Scranton, E. D. Perry.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$116,462 50	\$107,746 99	\$92,754 50	\$98,387 24
Stock, bonds and mortgages	32,218 52	31,982 96	31,435 07	31,515 45
Overdrafts	180 64	578 12	1,362 88	723 08
Due from banks in reserve cities	4,706 15	6,885 24	21,857 15	15,576 96
Due from other banks and bankers			968 50	545 97
Banking house	44,876 99	44,876 99	44,876 99	44,876 99
Furniture and fixtures	2,949 76	2,999 76	2,999 76	2,999 76
Other real estate				2,008 89
Current expenses and taxes paid	2,284 52	496 52	1,782 70	2,149 40
Interest paid	364 07	123 53	407 12	1,218 76
Exchanges for clearing house				
Checks and cash items	1,469 08	2,010 55	852 46	1,988 72
Nickels and cents	38 98	74 66	63 15	91 21
Gold coin	3,185 00	979 80	4,580 00	2,255 00
Silver coin	832 00	427 00	809 00	781 80
U. S. and national bank notes	8,008 00	8,969 00	9,722 00	8,699 00
Totals	\$217,176 16	\$208,179 58	\$204,471 29	\$200,948 23
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits	4,461 39	2,880 88	5,045 92	8,206 25
Dividends unpaid	540 00			
Individual deposits subject to check	72,008 05	60,542 92	68,896 97	45,049 11
Certificates of deposit	23,849 73	21,625 47	15,107 32	28,700 43
Savings deposits	56,316 99	61,337 02	54,768 82	51,953 92
Certified checks			100 00	200 00
Cashier's checks outstanding				
Due to banks and bankers		832 50	552 76	2,053 52
Notes and bills rediscounted		1,489 79		4,780 00
Bills payable				
Totals	\$217,176 16	\$208,179 58	\$204,471 29	\$200,948 23

No. 154.

KALAMAZOO COUNTY BANK, SCHOOLCRAFT.

Organized March 22, 1893.

E. W. BOWMAN, *President*; CHAS. C. DUNCAN, *Vice President*; C. E. STUART, *Assistant Cashier*.

DIRECTORS—Geo. V. Townsend, E. W. Bowman, E. S. Wilson, Chas. C. Duncan, George Roath.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$52,407 41	\$48,407 56	\$47,260 68	\$48,226 78
Stocks, bonds and mortgages.....	5,809 95	6,186 00	6,800 35	2,087 47
Overdrafts.....	1,225 98	1,066 84	1,688 15	1,620 25
Due from banks in reserve cities.....	29,819 22	6,254 35	4,046 37	7,810 20
Due from other banks and bankers.....	4,918 09	5,818 16	4,702 06	3,612 53
Banking house.....				
Furniture and fixtures.....	2,170 17	2,170 17	2,170 17	2,170 17
Other real estate.....				
Current expenses and taxes paid.....	224 75	201 00	600 98	1,180 42
Interest paid.....	150 06	49 00	314 19	759 54
Exchanges for clearing house.....			1,417 74	2,113 92
Checks and cash items.....	15 75	41 25	61 25	14 25
Nickels and cents.....	67 19	37 94	23 82	23 72
Gold coin.....	1,523 50	1,180 00	2,280 00	40 00
Silver coin.....	953 75	664 75	466 55	739 65
U. S. and national bank notes.....	4,690 00	8,845 00	3,128 00	5,285 00
Totals.....	\$97,989 82	\$80,921 52	\$74,915 31	\$76,633 90
Liabilities.				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....				
Undivided profits.....	1,476 75	880 11	1,579 39	2,367 48
Dividends unpaid.....				
Individual deposits subject to check.....	36,489 23	22,296 76	20,340 05	27,072 00
Certificates of deposit.....	2,001 35	1,875 20	23,085 18	23,604 42
Savings deposits.....	37,951 31	27,269 45	2,310 69	
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	71 18			
Notes and bills rediscounted.....				
Bills payable.....		8,600 00	6,600 00	2,500 00
Totals.....	\$97,989 82	\$80,921 52	\$74,915 31	\$76,633 90

REPORT OF THE COMMISSIONER OF

No. 148.

CITIZENS' STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1892.

GEO. N. HALE, *President*; C. J. HEMPSTEAD, *Vice President*; L. E. PARSONS, *Cashier*.

DIRECTORS—George N. Hale, Wm. S. Bradley, Charles J. Hempstead, Edwin J. Phelps, John C. Merson, Hanson T. Pierce, Orley M. Vaughan, Silas M. Trobridge, L. F. Otis, James K. Barden, T. B. Buell.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$34,600 82	\$46,056 52	\$49,667 54	\$52,266 90
Stocks, bonds and mortgages	3,970 80	5,970 80	6,270 30	7,270 80
Overdrafts	107 91	44 48	654 24	547 81
Due from banks in reserve cities	19,436 00	12,789 56	25,782 26	16,761 08
Due from other banks and bankers			100 00	
Banking house				
Furniture and fixtures	2,499 13	2,599 13	2,599 13	2,599 13
Other real estate				
Current expense and taxes paid	786 29	10 04	190 57	76 81
Interest paid	2 91			
Exchanges for clearing house				
Checks and cash items	357 65	1,225 64	1,142 88	139 23
Nickels and cents	1 88	2 53	10	84
Gold coin	1,730 00	2,535 00	3,160 00	4,210 00
Silver coin	938 80	960 60	121 95	296 45
U. S. and national bank notes	5,742 00	4,080 00	4,789 00	5,502 00
Totals	\$70,673 54	\$76,273 75	\$94,477 97	\$89,670 00
Liabilities.				
Capital stock paid in	\$45,930 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund				1,000 00
Undivided profits	1,070 88	194 29	1,072 28	329 66
Dividends unpaid				
Individual deposits subject to check	17,470 70	15,224 47	27,825 97	27,966 01
Certificates of deposit	4,096 95	4,424 97	9,471 85	3,343 00
Savings deposits	2,105 01	6,420 02	6,107 87	7,026 23
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$70,673 54	\$76,273 75	\$94,477 97	\$89,670 00

No. 71.

THE FIRST STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 23, 1889.

CHAS. J. MONROE, *President*; H. W. WILLIAMS, *Vice President*; L. S. MONROE, *Cashier*;
EUGENE A. HARTMAN, *Assistant Cashier*.

DIRECTORS—Henry W. Williams, Chas. J. Monroe, Volney Ross, M. H. Bixby, Jno. Mackey, Samuel P. Wilson, Eunice E. Moore, H. E. Boardman, M. McDowell.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$137,002 82	\$131,045 55	\$110,809 22	\$128,110 41
Stocks, bonds and mortgages.....	36,127 85	34,627 85	34,797 85	48,806 70
Overdrafts.....	299 78	300 01	24 47	-----
Due from banks in reserve cities.....	15,798 99	18,975 82	74,908 06	85,870 64
Due from other banks and bankers.....	-----	-----	-----	-----
Banking house.....	-----	-----	-----	-----
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	-----	-----	-----	-----
Current expenses and taxes paid.....	1,694 38	883 94	1,392 53	49 24
Interest paid.....	-----	-----	-----	-----
Exchanges for clearing house.....	-----	-----	-----	-----
Checks and cash items.....	290 23	330 38	3,192 40	564 10
Nickels and cents.....	59 42	91 98	25 49	18 51
Gold coin.....	5,590 00	6,065 00	6,710 00	5,072 50
Silver coin.....	822 00	1,215 00	1,584 00	1,355 00
U. S. and national bank notes.....	4,304 00	9,210 00	17,834 00	3,778 00
Totals.....	\$203,989 36	\$204,295 03	\$253,278 01	\$225,625 10
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	33,000 00	33,000 00	33,000 00	34,000 00
Undivided profits.....	6,311 07	3,436 96	6,534 95	4,878 82
Dividends unpaid.....	-----	-----	-----	-----
Individual deposits subject to check.....	57,600 02	58,641 50	109,204 15	80,666 48
Certificates of deposit.....	17,004 07	16,470 13	17,796 04	13,675 36
Savings deposits.....	35,074 20	37,746 44	36,752 87	40,880 48
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	-----	-----	-----	1,523 47
Notes and bills rediscounted.....	5,000 00	5,000 00	-----	-----
Bills payable.....	-----	-----	-----	-----
Totals.....	\$203,989 36	\$204,295 03	\$253,278 01	\$225,625 10

REPORT OF THE COMMISSIONER OF

No. 134.

CITIZENS' STATE BANK, STURGIS.

Organized March 2, 1892.

N. I. PACKARD, *President*; T. J. COLLINS, *Vice President*; H. A. CLAPP, *Cashier*.

DIRECTORS—N. I. Packard, H. A. Clapp, T. J. Collins, Martin E. Anlebrook, Chas. A. Sturges, Dennis Kane, Geo. B. Tompkins, Edmund S. Amidon, Henry L. Anthony, C. B. Buck, Frank Kenyon.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$136,681 37	\$136,021 63	\$116,171 64	\$112,318 22
Stocks, bonds and mortgages	26,799 96	24,629 96	24,629 96	23,104 96
Overdrafts	3,889 92	3,724 29	4,928 96	6,606 25
Due from banks in reserve cities	12,414 20	2,904 61	16,618 29	6,614 08
Due from other banks and bankers	2,416 64	7,447 40		
Banking house				
Furniture and fixtures	2,026 60	2,026 60	2,026 60	2,026 60
Other real estate				
Current expenses and taxes paid		165 44		
Interest paid				
Exchanges for clearing house	850 00	101 50	481 54	650 00
Checks and cash items	468 10	96 09	290 80	454 64
Nickels and cents	93 18	60 70	37 23	16 25
Gold coin	1,268 50	2,396 00	4,715 00	4,555 00
Silver coin	1,209 50	1,292 00	1,975 00	898 00
U. S. and national bank notes	7,505 00	10,815 00	6,227 00	6,672 00
Totals	\$195,567 97	\$191,880 22	\$177,992 02	\$163,911 00
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	1,100 00	1,100 00	1,100 00	1,100 00
Undivided profits	806 92		992 87	549 47
Dividends unpaid	40 00	40 00	40 00	40 00
Individual deposits subject to check	23,551 96	30,416 49	31,068 22	26,880 45
Certificates of deposit	68,095 25	59,907 20	50,269 82	48,248 31
Savings deposits	51,973 85	50,416 53	44,521 11	37,142 77
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$195,567 97	\$191,880 22	\$177,992 02	\$163,911 00

No. 151.

LILLEY STATE BANK, TECUMSEH.

Organized January 26, 1893.

LUCIUS LILLEY, *President*; ALBERT L. BREWER, *Vice President*; LESTER P. TRIBAU, *Cashier*.

DIRECTORS—Lucius Lilley, J. S. Strong, A. L. Brewer, L. I. Bidwell, Lester P. Triban.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$63,261 95	\$49,207 15	\$48,413 02	\$38,802 43
Stocks, bonds and mortgages.....	18,631 15	21,481 15	26,912 40	25,648 58
Overdrafts.....	1,416 94	296 96	183 01	1,774 84
Due from banks in reserve cities.....	42,524 59	51,250 44	53,211 35	59,654 89
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	1,650 00	1,650 00	1,650 00	1,650 00
Other real estate.....				
Current expenses and taxes paid.....	470 24	652 07	1,093 54	1,245 71
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	1,615 16	1,314 43	1,459 76	1,220 08
Nickels and cents.....	50 75	83 53	43 40	82 12
Gold coin.....	17,400 00	18,200 00	18,200 00	22,967 00
Silver coin.....	464 25	2,065 00	1,842 00	1,355 85
U. S. and national bank notes.....	7,460 00	13,777 00	6,041 00	6,760 00
Totals.....	\$154,995 03	\$159,982 78	\$153,998 43	\$161,221 49
Liabilities.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....				
Undivided profits.....	1,190 89	2,293 64	3,896 68	5,176 83
Dividends unpaid.....				
Individual deposits subject to check.....	82,718 18	82,804 41	81,820 30	89,259 76
Certificates of deposit.....	31,085 96	34,884 73	28,781 50	26,784 90
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$154,995 03	\$159,982 78	\$153,998 43	\$161,221 49

No. 156.

TECUMSEH STATE SAVINGS BANK, TECUMSEH.

Organized April 21, 1893.

C. A. SLAYTON, *President*; B. C. KNAPP, *Vice President*; J. H. SMITH, *Cashier*.DIRECTORS—H. W. Conkling, John D. Shull, Jos. Russell, C. A. Slayton, D. C. Larned, C. R. Miller,
B. C. Knapp.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$5,313 00	\$16,626 92	\$24,851 07	\$28,615 93
Stocks, bonds and mortgages.....	2,140 47	5,150 00	5,150 00	4,950 00
Overdrafts.....				1,243 10
Due from banks in reserve cities.....	14,624 25	4,711 19	4,338 77	7,458 34
Due from other banks and bankers.....				417 46
Banking house.....	900 00	3,853 00	3,858 00	3,858 00
Furniture and fixtures.....	1,000 00	1,174 45	1,174 45	1,210 45
Other real estate.....				
Current expenses and taxes paid.....	371 05	745 34	1,241 21	1,545 64
Interest paid.....		17 77	36 97	79 53
Exchanges for clearing house.....				
Checks and cash items.....	304 54	18 65	144 09	441 34
Nickels and cents.....	28 18	46 80	73 67	21 80
Gold coin.....	925 00	1,342 50	2,067 50	337 35
Silver coin.....	680 30	823 59	587 65	896 40
U. S. and national bank notes.....	9,588 00	5,839 00	3,374 00	2,469 00
Totals.....	\$35,814 79	\$40,349 01	\$46,917 38	\$53,041 34
Liabilities.				
Capital stock paid in.....	\$15,640 47	\$21,915 47	\$26,000 00	\$26,000 00
Surplus fund.....				
Undivided profits.....	17 34	248 30	435 07	1,000 35
Dividends unpaid.....				
Individual deposits subject to check.....	11,925 17	9,434 47	12,325 88	18,695 29
Certificates of deposit.....	5,186 00	4,595 00		5,194 07
Savings deposits.....	3,045 81	4,155 77	7,106 43	2,151 63
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$35,814 79	\$40,349 01	\$46,917 38	\$53,041 34

No. 120.

THE FIRST STATE SAVINGS BANK OF THREE RIVERS, THREE RIVERS.

Organized August 15, 1891.

W. J. WILLITS, *President*; J. W. FRENCH, *Vice President*; GEORGE T. WOLF, *Cashier*.

DIRECTORS—J. W. French, W. E. Clark, George T. Wolf, Bishop E. Andrews, A. C. Wolf, W. J. Willits, S. B. Hagenbush.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$106,499 06	\$108,712 73	\$101,635 25	\$92,066 19
Stocks, bonds and mortgages.....	14,973 07	14,973 07	14,273 07	14,073 07
Overdrafts.....	2,196 32	2,661 54	3,171 10	1,807 76
Due from banks in reserve cities.....	14,061 35	9,676 14	5,448 26	10,570 06
Due from other banks and bankers.....	403 75			
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	6,000 00	6,000 00	6,000 00	7,000 00
Current expenses and taxes paid.....	1,127 89	49 33	641 75	1,120 01
Interest paid.....	1,081 18	61 14	678 04	1,275 12
Exchanges for clearing house.....				
Checks and cash items.....	209 15	164 32	468 95	229 40
Nickels and cents.....	94 18	124 88	130 71	141 88
Gold coin.....	5,810 00	5,710 00	4,330 00	5,265 00
Silver coin.....	1,385 00	1,543 90	935 00	870 66
U. S. and national bank notes.....	8,757 00	5,804 00	4,707 00	3,975 00
Totals.....	\$164,547 94	\$156,982 05	\$144,469 13	\$140,826 15
Liabilities.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	500 00	700 00	700 00	700 00
Undivided profits.....	5,968 90	3,749 46	4,967 27	6,785 62
Dividends unpaid.....				
Individual deposits subject to check.....	31,154 33	30,555 92	19,864 33	23,094 82
Certificates of deposit.....	72,185 91	68,069 64	68,560 75	56,426 21
Savings deposits.....	24,738 80	21,675 08	16,180 08	15,572 64
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....		2,232 00	4,676 70	8,246 86
Bills payable.....				
Totals.....	\$164,547 94	\$156,982 05	\$144,469 13	\$140,826 15

REPORT OF THE COMMISSIONER OF

No. 138.

TRAVERSE CITY STATE BANK, TRAVERSE CITY.

Organized June 16, 1892.

PERRY HANNAH, *President*; A. TRACY LAY, *Vice President*; JAMES MORGAN, *Second Vice President*;
J. T. HANNAH, *Cashier*; S. GARLAND, *Assistant Cashier*.

DIRECTORS—Perry Hannah, A. Tracy Lay, James Morgan, J. T. Hannah, S. Garland.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$290,303 78	\$271,099 18	\$228,150 87	\$188,965 97
Stocks, bonds and mortgages.....	224,287 77	225,296 77	236,926 77	200,350 77
Overdrafts	760 51	298 83	101 08	148 81
Due from banks in reserve cities.....	59,706 05	67,429 46	89,669 88	119,182 56
Due from other banks and bankers				
Banking house.....				
Furniture and fixtures.....		280 00	290 00	290 00
Other real estate.....				
Current expenses and taxes paid.....	8,648 21	663 58	8,302 12	4,788 11
Interest paid.....	1,061 29	612 71	1,959 36	3,168 91
Exchanges for clearing house.....				
Checks and cash items	1,926 72	4,691 59	8,981 00	13,756 16
Nickels and cents.....	201 81	86 29	219 58	213 88
Gold coin	4,790 00	8,942 50	12,065 00	14,610 00
Silver coin.....	4,765 45	3,250 00	3,242 00	1,844 00
U. S. and national bank notes	20,264 00	45,202 00	26,890 00	14,525 00
Totals.....	\$616,710 59	\$627,832 41	\$601,326 61	\$561,838 63
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....		10,000 00	10,000 00	10,000 00
Undivided profits.....	22,528 10	2,492 87	9,247 41	15,986 45
Dividends unpaid.....				
Individual deposits subject to check.....	296,729 92	298,852 80	274,193 27	225,377 34
Certificates of deposit	197,452 57	216,456 74	207,885 93	210,474 83
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$616,710 59	\$627,832 41	\$601,326 61	\$561,838 63

No. 105.

WAYNE SAVINGS BANK, WAYNE.

Organized October 14, 1890.

JAS. R. HOSIE, *President*; L. T. BLOUNT, *Vice President*; GEO. H. STELLWAGEN, *Cashier*.

DIRECTORS—JAS. R. Hosie, Geo. H. Stellwagen, L. T. Blount, J. J. Stellwagen, Joseph Waltz, P. H. Stellwagen, Michael Darmstaetter.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$77,178 12	\$79,329 70	\$69,187 73	\$71,053 26
Stocks, bonds and mortgages.....	54,449 54	53,949 54	54,575 54	53,793 54
Overdrafts.....				
Due from banks in reserve cities.....	17,229 95	7,107 38	4,050 63	6,521 39
Due from other banks and bankers.....				
Banking house.....	1,091 01			
Furniture and fixtures		800 00	800 00	800 00
Other real estate.....				
Current expenses and taxes paid	409 23	160 65	377 30	625 42
Interest paid.....	250 31	3 66	125 82	1,791 76
Exchanges for clearing house.....				
Checks and cash items.....	129 05	1,044 90	3,973 31	325 01
Nickels and cents.....	59 43	36 84	36 51	60 55
Gold coin	1,547 50	1,940 00	2,743 33	2,936 63
Silver coin	242 00	332 00	193 90	503 32
U. S. and national bank notes.....	318 00	4,162 00	992 00	2,696 00
Totals	\$152,904 19	\$148,866 67	\$137,049 62	\$141,156 93
Liabilities.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,000 00	2,000 00	2,000 00	2,000 00
Undivided profits.....	3,136 95	280 28	1,105 77	2,927 90
Dividends unpaid.....	4 00	561 00	15 00	
Individual deposits subject to check.....	18,216 94	19,907 67	18,233 38	20,534 60
Certificates of deposit.....	17,811 13	15,083 23	10,357 50	9,367 27
Savings deposits.....	37,735 17	36,029 49	30,287 47	31,327 16
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals	\$152,904 19	\$148,866 67	\$137,049 62	\$141,156 93

No. 96.

LUMBERMEN'S STATE BANK, WEST BAY CITY.

Organized January 1, 1875.

SPENCER O. FISHER, *President*; JAMES DAVIDSON, *Vice President*; H. H. NORRINGTON, *Cashier*.

DIRECTORS—S. O. Fisher, H. H. Norrington, Jno. S. Gray, Jas. Davidson, J. E. Davidson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$494,791 85	\$463,946 70	\$339,140 86	\$406,495 35
Stocks, bonds and mortgages.....	36,368 81	15,168 81	15,168 00	11,985 56
Overdrafts.....				
Due from banks in reserve cities.....	39,058 94	3,694 21	2,620 41	19,304 88
Due from other banks and bankers.....	35,000 00			
Banking house.....				
Furniture and fixtures.....	3,460 38	3,460 83	3,460 83	3,460 13
Other real estate.....				
Current expenses and taxes paid.....	669 17	336 44	1,445 19	3,838 94
Interest paid.....	29 22		2,997 81	5,197 44
Exchanges for clearing house.....				
Checks and cash items.....	414 51	372 09	1,376 47	195 41
Nickels and cents.....	153 49	127 83	316 06	346 20
Gold coin.....	4,500 00	6,430 00	6,840 00	2,345 00
Silver coin.....	1,327 90	1,829 75	1,827 55	2,470 00
U. S. and national bank notes.....	9,257 00	29,780 00	9,811 00	10,276 00
Totals.....	\$625,030 75	\$525,145 66	\$434,533 20	\$465,914 91
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....		10,000 00	10,000 00	10,000 00
Undivided profits.....	6,106 63	229 99	5,309 76	12,843 47
Dividends unpaid.....		100 00		
Individual deposits subject to check.....	304,259 29	259,364 73	209,381 25	210,417 67
Certificates of deposit.....	95,206 40	64,599 00	52,442 00	50,793 78
Savings deposits.....	74,053 17	59,319 00	51,219 00	45,130 55
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		9,875 52	3,290 66	
Notes and bills rediscounted.....	95,405 26	71,657 42	52,890 53	86,729 44
Bills payable.....				
Totals.....	\$625,030 75	\$525,145 66	\$434,533 20	\$465,914 91

No. 17.

PEOPLES' SAVINGS BANK, WEST BAY CITY

Organized December 27, 1888.

GEO. L. MOSHER, *President*; JOHN BOURN, *Vice President*; L. C. BUTLER, *Cashier*.

DIRECTORS—G. L. Mosher, L. C. Butler, H. W. Webber, E. C. Chapin, Jno. Bourn, C. E. Pierce, A. Mosher, Jr., M. Hagarty, Jacob Stahl, D. McLaughlin.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$108,306 98	\$94,085 99	\$90,925 52	\$90,537 42
Stocks, bonds and mortgages.....	45,596 23	45,642 38	35,359 64	33,125 02
Overdrafts.....	869 40	66 88	612 35	18 05
Due from banks in reserve cities.....	4,156 33	4,022 17	835 24	2,982 15
Due from other banks and bankers.....		99 10	196 65	9 85
Banking house.....				
Furniture and fixtures.....	2,480 00	2,480 00	2,480 00	2,480 00
Other real estate.....				
Current expenses and taxes paid.....	1,884 76	64 64	1,138 53	2,260 59
Interest paid.....	1,167 84	71 86	1,393 65	1,708 05
Exchanges for clearing house.....				
Checks and cash items.....	2,796 19	4,722 21	4,538 70	6,278 32
Nickels and cents.....	163 17	147 73	384 12	197 85
Gold coin.....	1,170 00	1,060 00	670 00	1,577 50
Silver coin.....	725 00	790 75	822 75	221 40
U. S. and national bank notes.....	7,414 00	5,395 00	5,211 00	4,587 00
Totals.....	\$171,678 90	\$158,618 71	\$144,518 26	\$145,978 20
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	4,980 81	1,240 18	3,460 47	5,831 26
Dividends unpaid.....	10 40	1,039 40	10 40	
Individual deposits subject to check.....	31,425 07	21,538 24	17,450 51	18,201 80
Certificates of deposit.....	14,188 70	15,295 43		9,431 98
Savings deposits.....	61,123 92	59,505 46	62,596 88	52,092 06
Certified checks.....				421 15
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$171,678 90	\$158,618 71	\$144,518 26	\$145,978 20

No. 103:

WHITEHALL STATE SAVINGS BANK, WHITEHALL.

Organized September 30, 1890.

H. E. STAPLES, *President*; ALBERT MEARS, *Vice President*; S. H. LASLEY, *Cashier*.

DIRECTORS—Chas. E. Weston, H. L. Delano, Albert Mears, H. E. Staples, S. H. Lasley.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$125,748 96	\$124,719 10	\$113,405 93	\$105,782 49
Stocks, bonds and mortgages.....	6,200 00	6,200 00	6,200 00	6,200 00
Overdrafts.....	7,506 97	751 51	64 62	240 29
Due from banks in reserve cities.....	15,470 71	2,051 37	2 35	1,566 04
Due from other banks and bankers.....	6,647 17	3,263 75	3,055 02	2,941 90
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....				
Current expenses and taxes paid.....	896 23	17 94	963 23	1,719 75
Interest paid.....	1,196 56	137 02	789 47	1,669 57
Exchanges for clearing house.....				
Checks and cash items.....	2,597 68	2,149 04	2,344 54	2,290 45
Nickels and cents.....	59 54	41 77	60 25	60 89
Gold coin.....	5,262 50	5,162 50	5,152 50	5,197 50
Silver coin.....	1,608 50	774 70	1,085 70	829 70
U. S. and national bank notes.....	9,115 00	7,582 00	3,770 00	3,436 00
Totals.....	\$188,813 82	\$159,350 70	\$143,413 62	\$133,484 58
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,250 00	1,250 00	1,750 00	1,750 00
Undivided profits.....	3,194 52	2,102 53	1,869 00	2,385 40
Dividends unpaid.....		50 00		
Individual deposits subject to check.....	26,839 18	14,751 42	11,852 69	8,572 03
Certificates of deposit.....	121,719 77	101,393 40	91,205 47	85,388 75
Savings deposits.....	760 35	802 11	332 01	341 73
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		574 40	398 18	
Notes and bills rediscounted.....		13,926 84	11,006 27	15,051 67
Bills payable.....				
Totals.....	\$188,813 82	\$159,350 70	\$143,413 62	\$133,484 58

No. 3.

STATE BANK OF WHITE PIGEON, WHITE PIGEON.

Organized January 24, 1889.

DAVID P. HAMILTON, *President*; JOHN MURRAY, *Vice President*; JOHN G. SCHURTZ, *Cashier*.

DIRECTORS—John G. Schurtz, Jno. Murray, David P. Hamilton, Peter Putnam, Chas. W. Hotchin, Fred C. Hotchin, A. W. Murray, John H. Cotton, Birdsey Peck, John Hotchin, H. E. Jarrett.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 8.	Report of Dec. 19.
Loans and discounts.....	\$95,126 09	\$93,053 78	\$85,679 80	\$101,091 45
Stocks, bonds and mortgages.....	14,861 66	11,611 66	10,611 66	11,636 66
Overdrafts.....	1,117 98	127 28	306 07	.....
Due from banks in reserve cities.....	1,470 79	2,642 01	7,835 88	3,483 87
Due from other banks and bankers.....	.....	.....	.....	.....
Banking house.....	.....	.....	.....	.....
Furniture and fixtures.....	1,300 00	1,300 00	1,300 00	1,300 00
Other real estate.....	.....	.....	.....	.....
Current expenses and taxes paid.....	475 83	50	326 46	624 20
Interest paid.....	.....	.....	.....	.....
Exchanges for clearing house.....	.....	.....	.....	.....
Checks and cash items.....	695 00	4,321 71	4,912 48	4,150 40
Nickels and cents.....	28 29	35 45	15 94	4 61
Gold coin.....	540 00	195 00	65 00	250 00
Silver coin.....	704 10	585 30	981 50	957 55
U. S. and national bank notes.....	11,500 00	7,260 00	6,190 00	6,660 00
Totals.....	\$127,820 34	\$116,082 64	\$118,203 74	\$130,158 74
Liabilities.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	17,500 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	2,028 12	212 07	1,531 30	2,854 24
Dividends unpaid.....	.....	.....	.....	.....
Individual deposits subject to check.....	19,543 53	21,061 23	22,387 10	25,809 20
Certificates of deposit.....	63,701 38	49,581 09	48,402 37	55,965 45
Savings deposits.....	.....	.....	.....	.....
Certified checks.....	.....	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....
Due to banks and bankers.....	47 26	228 25	82 97	509 85
Notes and bills rediscounted.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....
Totals.....	\$127,820 34	\$116,082 64	\$118,203 74	\$130,158 74

REPORT OF THE COMMISSIONER OF

No. 35.

WILLIAMSTON STATE BANK OF WILLIAMSTON.

Organized August 30, 1888.

C. W. BEARDSLEY, *President*; WM. DENNIS, *Vice President*; BION WIXON, *Cashier*.

DIRECTORS—L. Case, Bion Wixon, Theodore Hoffman, S. W. Taylor, Jno. J. Defendorf, Chas. W. Beardsley, Jacob Stoffer, Wm. Dennis, Lysander Carpenter.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$82,373 51	\$85,364 22	\$82,988 97	\$82,946 65
Stocks, bonds and mortgages.....	26,347 87	26,347 87	25,147 87	23,379 87
Overdrafts.....			430 42	520 66
Due from banks in reserve cities.....	19,491 06	13,611 13	16,132 15	17,771 09
Due from other banks and bankers.....			1,185 80	116 29
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate.....				
Current expenses and taxes paid.....	731 41	1,091 96	1,577 83	1,944 82
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	1,959 04	663 94	2,375 00	340 80
Nickels and cents.....	34 25	59 04	68 28	12 82
Gold coin.....	2,000 00	3,500 00	1,000 00	1,000 00
Silver coin.....	1,297 00	1,147 06	1,800 70	315 00
U. S. and national bank notes.....	6,816 00	8,557 00	9,363 00	7,540 00
Totals.....	\$145,150 14	\$144,942 28	\$146,114 51	\$140,986 91
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,100 00	2,100 00	2,100 00	2,100 00
Undivided profits.....	2,312 88	4,222 49	5,021 93	7,822 71
Dividends unpaid.....				
Individual deposits subject to check.....	28,984 72	36,671 17	41,469 66	34,540 94
Certificates of deposit.....	60,772 59	51,948 62	47,522 92	47,023 26
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$145,150 14	\$144,942 28	\$146,114 51	\$140,986 91

No. 166.

FIRST COMMERCIAL AND SAVINGS BANK, WYANDOTTE.

Organized September 25, 1898.

WM. CAMPBELL, *President*; JAMES T. HURST, *Vice President*; WM. H. DENMAN, *2d Vice President*;
C. F. BABCOCK, *Cashier*.DIRECTORS—Wm. Campbell, Jas. T. Hurst, Wm. H. Denman, A. M. Saltiotte, Henry H. Eby, Fred Ginzell
Frank Marx, John Desmond, Wm. H. Lacy, August Loeffler, Arthur Richardson, Josiah S. Johnson
Wm. E. Lacey, S. O. Fisher, J. B. Ford.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....				\$43,811 77
Stocks, bonds and mortgages.....				2,000 00
Overdrafts.....				
Due from banks in reserve cities.....				25,779 95
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....				3,427 84
Other real estate.....				
Current expenses and taxes paid.....				695 80
Interest paid.....				
Exchanges for clearing house.....				79 88
Checks and cash items.....				97 00
Nickels and cents.....				25 10
Gold coin.....				1,567 50
Silver coin.....				490 00
U. S. and national bank notes.....				4,488 00
Totals.....				\$82,453 84
Liabilities.				
Capital stock paid in.....				\$38,660 00
Surplus fund.....				
Undivided profits.....				1,072 66
Dividends unpaid.....				
Individual deposits subject to check.....				21,974 89
Certificates of deposit.....				80 00
Savings deposits.....				20,665 79
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....				\$82,453 84

No. 64.

WYANDOTTE SAVINGS BANK, WYANDOTTE.

Organised November 20, 1871.

J. S. VAN ALSTYNE, *President*; FREDERIC B. SIBLEY, *Vice President*; W. VAN MILLER, *Cashier*.

DIRECTORS—Sidney D. Miller, Chas. W. Thomas, J. S. Van Alstyne, Sidney T. Miller, W. V. Miller, Frederic B. Sibley, Geo. Hendrie.

Resources.	Report of May 1.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$158,976 48	\$151,690 89	\$163,192 61	\$146,882 80
Stocks, bonds and mortgages.....	119,555 09	96,068 23	70,550 79	70,656 79
Overdrafts				
Due from banks in reserve cities.....	67,645 26	69,489 72	62,650 10	80,595 86
Due from other banks and bankers.....				
Banking house				
Furniture and fixtures.....	1,647 53	1,647 53	1,647 53	1,647 53
Other real estate.....				
Current expenses and taxes paid.....	833 00		895 46	999 53
Interest paid.....	43 55	23 20	29 77	79 19
Exchanges for clearing house.....				535 83
Checks and cash items	560 10	11 75	131 22	190 15
Nickels and cents.....	75 26	87 29	98 44	50 08
Gold coin	190 00	735 00	1,450 00	700 00
Silver coin	400 00	1,882 00	400 00	162 00
U. S. and national bank notes.....	2,518 00	4,512 00	1,898 00	1,884 00
Totals	\$352,443 27	\$326,147 60	\$302,931 92	\$304,132 21
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,250 00	7,500 00	7,500 00	7,500 00
Undivided profits	5,117 94	3,416 12	6,983 69	8,985 31
Dividends unpaid.....				
Individual deposits subject to check.....	95,096 88	88,285 74	76,808 56	82,119 42
Certificates of deposit.....	7,240 00	7,240 00	7,240 00	7,240 00
Savings deposits	187,738 45	169,705 74	154,449 67	148,337 48
Certified checks.....				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills rediscounted				
Bills payable				
Totals	\$352,443 27	\$326,147 60	\$302,931 92	\$304,132 21

No. 86.

YPSILANTI SAVINGS BANK, YPSILANTI.

Organized April 30, 1887.

SULLIVAN M. CUTCHEON, *President*; HENRY P. GLOVER, *Vice President*; R. W. HEMPHILL, *Cashier*
 DIRECTORS—Robert W. Hemphill, H. P. Glover, Sullivan M. Cutcheon, Lucius S. Moore, Hal W. Glover.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$196,127 56	\$220,365 14	\$179,514 06	\$193,893 64
Stocks, bonds and mortgages.....	78,609 00	68,889 00	52,880 00	50,751 00
Overdrafts.....	485 51	932 85	1,332 81	763 24
Due from banks in reserve cities.....	23,059 11	5,465 88	16,720 69	14,502 67
Due from other banks and bankers.....	442 15	207 85	5,272 00	1,126 07
Banking house.....	23,000 00	23,000 00	23,000 00	23,000 00
Furniture and fixtures.....	3,250 00	3,250 00	3,250 00	3,250 00
Other real estate.....	600 00	600 00	600 00	600 00
Current expenses and taxes paid.....	2,144 19	482 36	2,842 64	4,450 23
Interest paid.....	4,078 06	572 68	3,193 51	5,431 60
Exchanges for clearing house.....	2,477 11	1,275 49		
Checks and cash items.....	4,498 10	910 00	499 70	818 43
Nickels and cents.....	152 05	122 57	140 46	107 67
Gold coin.....	3,500 00	4,750 00	4,000 00	4,811 50
Silver coin.....	2,484 00	2,218 00	2,200 00	920 50
U. S. and national bank notes.....	15,181 00	8,691 00	9,254 00	10,753 00
Totals.....	\$335,087 84	\$346,682 30	\$309,199 87	\$320,178 74
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,000 00	2,900 00	2,000 00	2,000 00
Undivided profits.....	12,892 12	6,870 08	10,641 44	15,272 87
Dividends unpaid.....				
Individual deposits subject to check.....	68,662 56	79,390 41	88,264 28	92,458 60
Certificates of deposit.....	189,788 14	157,508 22	118,450 44	116,784 77
Savings deposits.....	42,295 02	35,918 59	30,843 71	29,663 91
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....		15,000 00	14,000 00	14,000 00
Bills payable.....				
Totals.....	\$335,087 84	\$346,682 30	\$309,199 87	\$320,178 74

REPORTS
OF THE
NATIONAL BANKS
OF MICHIGAN

As furnished the Commissioner of the State Banking
Department.

MAY 4, JULY 12, OCTOBER 3, AND DECEMBER 19,

1893.

No. 3316.

FIRST NATIONAL BANK, ALBION.

W. O. DONOUGHUE, *President*; C. W. DALRYMPLE, *Vice President*; H. M. DEARING, *Cashier*; G. V. DEARING, *Assistant Cashier*.

DIRECTORS—W. O. Donoughue, C. W. Dalrymple, C. H. Mann, E. A. Landon, R. Elwood, H. M. Dearing, H. D. Smith.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$379,921 98	\$380,487 96	\$380,291 70	\$292,600 36
Overdrafts, secured and unsecured.....	6,689 17	7,461 85	4,779 94	8,443 26
U. S. bonds to secure circulation.....	37,500 00	37,500 00	37,500 00	37,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	796 83	688 18	688 13	1,683 13
Due from approved reserve agents.....	13,828 20	14,698 45	24,608 36	9,241 47
Due from other national banks.....				
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	8,000 00	8,000 00	8,000 00	8,000 00
Other real estate and mortgages owned.....	1,600 00	1,600 00	1,600 00	4,751 33
Current expenses and taxes paid.....	1,600 98	2 50	1,447 80	2,396 28
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,621 55	2,421 08	3,513 52	1,638 31
Exchanges for clearing house.....				
Bills of other banks.....	1,698 00	1,898 00	1,261 00	646 00
Fractional paper currency, nickels and cents.....	388 66	874 20	335 28	380 76
Specie.....	14,576 15	18,875 00	9,198 50	18,828 20
Legal tender notes.....	2,000 00	5,000 00	8,000 00	2,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,687 50	1,687 50	1,687 50	1,687 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$471,854 00	\$455,184 17	\$427,904 23	\$384,736 57
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	17,000 00	18,000 00	18,000 00	18,000 00
Undivided profits.....	20,829 49	18,806 38	17,409 38	22,356 69
National bank notes outstanding.....	38,750 00	38,750 00	38,750 00	38,750 00
State bank notes outstanding.....				
Dividends unpaid.....		5,700 00		
Individual deposits subject to check.....	103,278 60	112,914 34	88,598 53	75,284 64
Demand certificates of deposit.....	117,571 49	103,844 75	81,698 48	85,345 24
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	7,864 42			
Due to state banks and bankers.....				
Notes and bills rediscounted.....	22,265 00	17,000 00	88,447 84	
Bills payable.....		168 75		
Liabilities other than those above stated.....				
Totals.....	\$471,854 00	\$455,184 17	\$427,904 23	\$384,736 57

No. 1829.

FIRST NATIONAL BANK, ALLEGAN.

B. D. PRITCHARD, *President*; IRA CHICHESTER, *Vice President*; F. I. CHICHESTER, *Cashier*.

DIRECTORS—B. D. Pritchard, Ira Chichester, N. B. West, Chas. H. Furber, L. S. Burton.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$131,918 53	\$125,607 82	\$122,959 20	\$116,862 06
Overdrafts, secured and unsecured.....	3,865 51	4,066 69	2,649 49	8,319 12
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	19,048 49	18,968 49	18,968 49	20,218 49
Due from approved reserve agents.....	11,101 70	8,416 42	12,852 12	17,008 45
Due from other national banks.....	2,250 84	338 59	2,481 27	2,969 97
Due from State banks and bankers.....	180 56	28 00	62 04	159 64
Banking house, furniture and fixtures.....	6,709 00	6,709 00	6,709 00	6,709 00
Other real estate and mortgages owned.....	8,300 00	3,250 00	3,250 00	3,200 00
Current expenses and taxes paid.....	1,160 41	91 88	771 90	1,622 04
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,728 85	579 69	3,153 31	1,401 01
Exchanges for clearing house.....				
Bills of other banks.....	95 00	55 00	105 00	95 00
Fractional paper currency, nickels and cents.....	383 40	355 38	230 17	118 56
Specie.....	13,543 09	8,592 40	11,028 90	12,629 31
Legal tender notes.....	5,670 00	6,190 00	5,535 00	5,210 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (3% of circulation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 3% redemption fund.....			1 00	
Totals	\$214,002 38	\$206,310 86	\$208,270 89	\$210,081 15
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	11,319 08	6,729 43	8,061 78	10,346 95
National bank notes outstanding.....	10,750 00	11,250 00	11,250 00	9,910 00
State bank notes outstanding.....				
Dividends unpaid.....		1,080 00	870 00	870 00
Individual deposits subject to check.....	63,266 89	53,961 76	63,994 67	75,383 58
Demand certificates of deposit.....	63,666 41	53,389 67	44,206 65	43,568 62
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....			287 29	
Due to state banks and bankers.....				
Notes and bills rediscounted.....		5,000 00	2,600 00	
Bills payable.....		15,000 00	10,000 00	10,000 00
Liabilities other than those above stated.....				
Totals	\$214,002 38	\$206,310 86	\$208,270 89	\$210,081 15

REPORT OF THE COMMISSIONER OF

No. 2847.

ALPENA NATIONAL BANK, ALPENA.

GEO. L. MALTZ, *President*; F. W. GILCHRIST, *Vice President*; JNO. C. COMFORT, *Cashier*.

DIRECTORS—Geo. L. Maltz, F. W. Gilchrist, W. H. Potter, E. K. Potter, W. H. Johnson, A. N. Spratt, W. L. Churchill.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$388,308 75	\$397,212 72	\$332,956 55	\$360,816 03
Overdrafts, secured and unsecured	4,215 49	3,717 16	3,565 90	2,331 25
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.	5,869 31	7,871 59	6,066 66	6,325 06
Due from approved reserve agents	65,792 85	24,407 68	37,556 04	25,847 45
Due from other national banks	387 34	827 16	282 39	616 78
Due from state banks and bankers	249 16	270 00	299 87	
Banking house, furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned				
Current expenses and taxes paid	5,281 64	1,086 61	5,362 52	
Premiums on U. S. bonds				
Checks and other cash items	676 56	125 39	788 11	625 73
Exchanges for clearing house				
Bills of other banks	981 60	1,470 00	1,469 00	2,755 00
Fractional paper currency, nickels and cents	206 42	87 47	112 16	85 65
Specie	11,395 75	11,220 00	12,040 00	16,175 50
Legal tender notes	21,016 00	7,147 00	10,894 00	8,159 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of circulation)	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$559,124 27	\$510,162 78	\$467,663 20	\$489,067 45
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	12,000 00	12,000 00	13,000 00	12,000 00
Undivided profits	9,740 27	2,870 04	9,084 42	5,375 71
National bank notes outstanding	45,000 00	45,000 00	45,000 00	45,000 00
State bank notes outstanding				
Dividends unpaid				
Individual deposits subject to check	228,251 27	199,824 24	182,025 40	207,605 83
Demand certificates of deposit	203,132 73	182,092 06	168,553 85	168,105 91
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Due to other national banks		946 46		
Due to state banks and bankers				
Notes and bills rediscounted		16,729 86		
Bills payable				
Liabilities other than those above stated				
Totals	\$559,124 27	\$510,162 78	\$467,663 20	\$489,067 45

No. 2714.

FIRST NATIONAL BANK, ANN ARBOR.

PHILIP BACH, *President*; HARRISON SOULE, *Vice President*; S. W. CLARKSON, *Cashier*.

DIRECTORS—Philip Bach, E. D. Kinne, Harrison Soule, Henry Cornwell, James L. Babcock, James Clements, Moses Seabolt, Wm. McCreery, John F. Lawrence.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$306,648 78	\$295,732 18	\$291,042 24	\$287,518 20
Overdrafts, secured and unsecured.....	2,851 23	2,324 48	2,254 90	1,701 24
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....	9,000 00	16,500 00	16,500 00	16,800 00
Stocks, securities, etc.....	47,545 82	54,512 43	80,827 90	23,911 47
Due from approved reserve agents.....	175 50	80 85	35 00	100 00
Due from other national banks.....				
Due from state banks and bankers.....	20,409 35	1,643 91	2,564 57	8,151 88
Banking house, furniture and fixtures.....	13,950 00	13,950 00	13,950 00	13,950 00
Other real estate and mortgages owned.....	15,896 40	15,896 40	14,928 90	14,818 90
Current expenses and taxes paid.....	1,466 25	22 00	1,288 44	1,984 60
Premiums on U. S. bonds.....	3,500 00	3,500 00	3,500 00	3,500 00
Checks and other cash items.....	756 63	407 66	667 41	46 21
Exchanges for clearing house.....				
Bills of other banks.....	6,415 00	5,570 00	12,351 00	3,760 00
Fractional paper currency, nickels and cents.....	78 92	178 50	249 69	322 13
Specie.....	12,778 35	12,191 95	14,203 87	12,614 90
Legal tender notes.....	3,621 00	1,579 00	3,363 00	3,431 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemp- tion fund.....				
Totals.....	\$470,718 23	\$450,613 81	\$433,999 92	\$418,512 47
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	39,078 53	31,997 48	35,988 95	40,238 24
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....	40 00	156 00	40 00	40 00
Individual deposits subject to check.....	184,830 87	171,045 78	173,198 10	148,350 78
Demand certificates of deposit.....	104,768 78	97,690 66	82,272 87	81,140 40
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....		2,323 91		1,193 10
Due to other national banks.....				
Due to state banks and bankers.....		5,000 00		5,000 00
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$470,718 23	\$450,613 81	\$433,999 92	\$418,512 47

REPORT OF THE COMMISSIONER OF

No. 3896.

MERCHANTS' NATIONAL BANK, BATTLE CREEK.

A. W. WRIGHT, *President*; FRANK TURNER, *Vice President*; SCOTT FIELD, *Cashier*; FRED WELLS, *Assistant Cashier*.

DIRECTORS—Scott Field, A. C. Hamblin, A. W. Wright, Frank Turner, Peter Hoffmaster.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$155,010 83	\$142,598 78	\$140,590 82	\$129,113 16
Overdrafts, secured and unsecured	1,753 51	4,487 17	1,478 21	9,859 81
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.	2,591 99	4,758 65	4,758 65	4,758 65
Due from approved reserve agents	23,444 85	8,018 04	13,741 58	7,606 12
Due from other national banks			783 35	
Due from state banks and bankers	34 00	75 20		33 10
Banking house, furniture and fixtures	2,899 65	2,899 65	2,899 65	2,899 65
Other real estate and mortgages owned				
Current expenses and taxes paid	1,888 20	207 12	1,572 20	
Premiums on U. S. bonds	5,221 88	4,700 00	4,700 00	4,700 00
Checks and other cash items	221 47	197 25	427 49	654 24
Exchanges for clearing house				
Bills of other banks	950 00	900 00	1,498 00	560 00
Fractional paper currency, nickels and cents	58 59	125 44	84 31	178 86
Specie	9,819 00	9,840 00	8,904 00	7,910 00
Legal tender notes	1,050 00	2,000 00		
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of circulation)	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$256,688 47	\$233,087 25	\$233,637 76	\$220,462 59
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	8,000 00	8,500 00	8,500 00	8,500 00
Undivided profits	6,285 44	1,230 36	3,490 88	3,164 89
National bank notes outstanding	45,000 00	45,000 00	45,000 00	45,000 00
State bank notes outstanding				
Dividends unpaid				
Individual deposits subject to check	80,173 02	57,898 14	61,559 43	51,206 49
Demand certificates of deposit	17,260 01	20,918 75	15,087 50	9,591 21
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks				
Due to state banks and bankers				
Notes and bills rediscounted				3,000 00
Bills payable				
Liabilities other than those above stated				
Totals	\$256,688 47	\$233,087 25	\$233,637 76	\$220,462 59

No. 3314.

THE NATIONAL BANK OF BATTLE CREEK, BATTLE CREEK.

V. P. COLLIER, *President*; CHAS. AUSTIN, *Vice President*; JAS. BOUGHTON, *Cashier*.

DIRECTORS—V. P. Collier, B. F. Graves, Wm. Merritt, E. C. Nichols, Chas. Austin, F. G. Shepard, James Boughton.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$416,062 72	\$335,912 20	\$310,521 84	\$295,923 10
Overdrafts, secured and unsecured.....	4,504 52	717 48	176 84	756 59
U. S. bonds to secure circulation.....	40,000 00	40,000 00	40,000 00	40,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	31,900 00	46,200 00	40,200 00	41,815 48
Due from approved reserve agents.....	110,025 58	76,901 59	75,873 15	70,083 06
Due from other national banks.....	2,472 50	360 00	740 00	2,886 00
Due from state banks and bankers.....	12,899 26	16,873 59	12,656 14	14,775 36
Banking house, furniture and fixtures.....	11,742 74	11,742 74	11,742 74	11,751 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,723 25	17 01	1,478 74	
Premiums on U. S. bonds.....	6,815 48	5,115 48	5,115 48	4,000 00
Checks and other cash items.....	70 00	129 52	490 80	353 52
Exchanges for clearing house.....				
Bills of other banks.....	4,250 00	10,106 00	6,010 00	7,320 00
Fractional paper currency, nickels and cents.....	129 76	105 02	186 69	102 26
Specie.....	26,714 40	35,117 45	31,779 55	31,080 20
Legal tender notes.....			2,000 00	2,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,800 00	1,800 00	1,800 00	1,800 00
Merchandise.....	702 61			
Totals.....	\$672,222 82	\$580,098 08	\$540,720 97	\$523,535 57
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	16,000 00	17,000 00	17,000 00	17,000 00
Undivided profits.....	14,181 39	2,649 25	5,556 58	8,212 22
National bank notes outstanding.....	35,000 00	35,000 00	34,390 00	36,000 00
State bank notes outstanding.....				
Dividends unpaid.....		630 00		
Individual deposits subject to check.....	417,548 39	339,174 35	309,737 55	290,775 04
Demand certificates of deposit.....	29,498 04	24,644 48	20,066 84	21,748 31
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....		10,000 00	4,000 00	
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$672,222 82	\$580,098 08	\$540,720 97	\$523,535 57

REPORT OF THE COMMISSIONER OF

No. 2853.

FIRST NATIONAL BANK, BAY CITY.

JNO. F. EDDY, *President*; TOHS. CRANAGE, *Vice President*; FREDERICK P. BROWNE, *Cashier*;
JAMES M. LEWIS, *Assistant Cashier*.

DIRECTORS—J. F. Eddy, T. Cranage, F. P. Browne, S. Eddy, H. B. Smith, G. K. Jackson, Wm. H. Miller,
E. A. Cooley, Wm. H. McEwan.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$764,443 02	\$705,278 27	\$641,177 41	\$595,985 20
Overdrafts, secured and unsecured.....	1,281 24	3,308 19	1,545 46	157 66
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	40,597 11	66,974 81	28,262 52	33,257 73
Due from other national banks.....	15,289 79	13,443 36	3,956 03	12,291 53
Due from state banks and bankers.....	6,154 33	3,445 43	4,571 70	1,250 90
Banking houses, furniture and fixtures.....	35,000 00	35,000 00	35,000 00	35,000 00
Other real estate and mortgages owned.....	5,837 50	5,637 50	5,637 50	5,637 50
Current expenses and taxes paid.....	4,897 82	136 59	3,589 31	
Premiums on U. S. bonds.....	6,000 00	6,000 00	6,000 00	6,000 00
Checks and other cash items.....	1,892 18	5,833 50	1,833 29	803 31
Exchanges for clearing house.....	5,016 72	3,982 39	2,246 40	6,997 16
Bills of other banks.....	18,095 00	12,380 00	10,675 00	5,404 00
Fractional paper currency, nickels and cents.....	8 52	113 87	113 15	224 79
Specie.....	40,000 00	27,300 00	34,700 00	34,000 00
Legal tender notes.....	16,350 00	15,826 00	13,125 00	12,652 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals	\$1,012,415 73	\$971,949 91	\$844,734 57	\$802,181 69
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	34,727 16	25,748 04	36,647 21	33,412 75
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
State bank notes outstanding.....				
Dividends unpaid.....		1,440 00		
Individual deposits subject to check.....	287,156 67	253,916 76	167,896 89	171,440 03
Demand certificates of deposit.....	287,107 81	272,655 38	245,023 01	230,925 98
Time certificates of deposit.....				
Certified checks.....	1,578 30	1 40	711 40	68 43
Cashier's checks outstanding.....	1,406 13	2,006 13	2,001 13	2,031 13
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	12,707 38	15,800 93	27,543 27	6,682 39
Due to state banks and bankers.....	35,598 15	28,805 58	27,612 66	31,687 57
Notes and bills rediscounted.....	77,184 13	76,575 69	41,969 00	30,935 41
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$1,012,415 73	\$971,949 91	\$844,734 57	\$802,181 69

No. 2145.

SECOND NATIONAL BANK, BAY CITY.

WM. WESTOVER, *President*; D. C. SMALLEY, *Vice President*; ORRIN BUMP, *Cashier*; M. M. ANDREWS, *Assistant Cashier*.

DIRECTORS—W. Westover, J. Davidson, S. Eddy, D. C. Smalley, W. L. Smith, H. W. Sage, J. W. McGraw, A. M. Cheesbrough, A. J. Cooke, F. P. Cheesbrough, Orrin Bump.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$1,041,296 24	\$928,582 88	\$854,894 57	\$777,418 78
Overdrafts, secured and unsecured	1,400 50	61 86	283 80	988 28
U. S. bonds to secure circulation	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand		5,000 00	5,000 00	5,000 00
Stocks, securities, etc.		75,183 85	50,406 21	85,521 58
Due from approved reserve agents	42,560 61		3,175 46	3,569 10
Due from other national banks				
Due from state banks and bankers	2,969 68	8,888 52	2,170 19	3,339 09
Banking house, furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned				
Current expenses and taxes paid	9,375 04	1,729 84	5,973 91	
Premiums on U. S. bonds	19,828 18	19,828 13	19,828 13	19,828 18
Checks and other cash items	58 62		148 94	272 17
Exchanges for clearing house	11,984 03	7,332 55	6,402 27	8,682 60
Bills of other banks	7,080 00	8,200 00	9,580 00	8,050 00
Fractional paper currency, nickels and cents	365 09	412 70	162 39	87 86
Specie	53,983 00	48,004 17	51,182 00	45,128 00
Legal tender notes	7,689 00	7,578 00	10,700 00	10,904 00
U. S. certificates of deposit for legal tenders				1,050 00
Redemption fund with U. S. treasurer (5% of cir- culation)	9,840 00	9,080 00	9,000 00	9,000 00
Due from U. S. treasurer, other than 5% redemp- tion fund		910 00	1,930 00	5,180 00
Totals.....	\$1,411,424 94	\$1,323,161 00	\$1,233,287 87	\$1,136,999 54
Liabilities.				
Capital stock paid in	\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits	88,714 43	69,187 27	54,688 88	68,808 42
National bank notes outstanding	180,000 00	180,000 00	180,000 00	180,000 00
State bank notes outstanding				
Dividends unpaid				405 00
Individual deposits subject to check	267,787 56	194,576 60	203,048 43	198,407 55
Demand certificates of deposit	398,224 23	361,917 95	309,686 40	296,775 13
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks	12,890 87	870 96	1,153 10	5,027 01
Due to state banks and bankers	34,118 35	88,171 70	28,525 46	17,128 88
Notes and bills rediscounted	35,700 00	78,486 52	31,185 62	25,454 55
Bills payable	50,000 00	50,000 00	50,000 00	
Liabilities other than those above stated				
Totals.....	\$1,411,424 94	\$1,323,161 00	\$1,233,287 87	\$1,136,999 54

No. 4261.

FIRST NATIONAL BANK, BENTON HARBOR.

S. A. BAILEY, *President*; J. S. MORTON, *Vice President*; JAMES BAILEY, *Cashier*; FRANK WELTON, *Assistant Cashier*.

DIRECTORS—E. B. Patterson, Jas. Bailey, C. M. Edick, S. A. Bailey, J. S. Morton.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$264,536 26	\$218,289 03	\$196,299 01	\$173,048 21
Overdrafts, secured and unsecured	534 46	1,800 56	1,388 05	1,314 05
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.				
Due from approved reserve agents	20,736 09	10,507 39	13,918 42	8,540 66
Due from other national banks				1,564 02
Due from state banks and bankers	404 68	832 20	7,316 23	4,053 48
Banking house, furniture and fixtures	2,358 66	2,358 66	2,358 66	2,358 66
Other real estate and mortgages owned				
Current expenses and taxes paid	1,968 57	141 31	1,640 20	2,574 67
Premiums on U. S. bonds	1,500 00	1,500 00	1,500 00	1,500 00
Checks and other cash items	881 30	4,004 91	2,059 06	1,424 80
Exchanges for clearing house				
Bills of other banks	25 00	305 00	240 00	150 00
Fractional paper currency, nickels and cents	101 91	27 69	37 13	111 91
Specie	13,258 25	10,661 10	7,896 75	8,309 00
Legal tender notes	1,385 00	11,005 00	4,000 00	4,100 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of cir- culation)	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemp- tion fund				
Totals	\$331,352 68	\$274,995 35	\$251,696 01	\$232,913 94
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	30,000 00	30,000 00	35,000 00	35,000 00
Undivided profits	5,450 08	6,212 31	3,514 07	6,333 62
National bank notes outstanding	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding				
Dividends unpaid				
Individual deposits subject to check	118,863 23	83,225 45	82,413 30	52,618 97
Demand certificates of deposit	54,122 49	50,602 42	37,480 34	37,635 65
Time certificates of deposit				
Certified checks			10 00	
Cashier's checks outstanding				
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks		79 31		
Due to state banks and bankers		365 21		
Notes and bills rediscounted	52,166 90	38,280 45	24,729 80	30,075 70
Bills payable		5,900 00	7,000 00	
Liabilities other than those above stated				
Totals	\$321,352 68	\$274,995 35	\$251,696 01	\$232,913 94

THE BANKING DEPARTMENT.

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No. 3947.

FIRST NATIONAL BANK, BESSEMER.

JOSEPH SELLWOOD, *President*; GEO. L. LOOPE, *Vice President*; WM. I. PRINCE, *Cashier*.

DIRECTORS—Joseph Sellwood, Geo. L. Loope, Wm. J. Olcott, Geo. H. Strong, Wm. I. Prince.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$151,322 45	\$102,124 49	\$73,132 21	\$38,631 43
Overdrafts, secured and unsecured.....	53 97	406 01	991 19	1,180 57
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	325 08	216 72	216 72	316 72
Due from approved reserve agents.....	2,780 36	16,051 02	16,287 11	11,408 77
Due from other national banks.....	925 60	750 73		100 00
Due from state banks and bankers.....	177 73	512 73	775 98	622 84
Banking house, furniture and fixtures.....	9,600 00	9,600 00	9,600 00	9,600 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	66 60	155 50	28 05	31 20
Premiums on U. S. bonds.....	1,500 00	1,500 00	1,500 00	1,500 00
Checks and other cash items.....	70 50	527 40	128 42	
Exchanges for clearing house.....				
Bills of other banks.....	5,000 00	4,000 00	2,000 00	1,500 00
Fractional paper currency, nickels and cents.....	873 21	485 98	443 15	897 64
Specie.....	10,357 00	20,352 86	16,843 25	9,727 05
Legal tender notes.....	20,000 00	3,500 00	2,000 00	1,100 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$216,622 00	\$173,196 89	\$128,013 58	\$124,043 72
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,100 00	2,500 00	2,500 00	2,500 00
Undivided profits.....	3,229 34	1,863 86	1,978 01	2,576 87
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding.....				
Dividends unpaid.....	80 00	210 00		
Individual deposits subject to check.....	122,553 25	92,208 37	63,161 03	59,568 94
Demand certificates of deposit.....	25,966 13	15,064 66	8,377 11	7,539 97
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	1,508 25	99 90	747 44	507 94
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$216,622 00	\$173,196 89	\$128,013 58	\$124,043 72

No. 2944.

BIG RAPIDS NATIONAL BANK, BIG RAPIDS.

D. F. COMSTOCK, *President*; M. BROWN, *Vice President*; C. W. COMSTOCK, *Cashier*.DIRECTORS—D. F. Comstock, M. Brown, J. H. Palmer, A. W. Bennett, Thos. Skelton, F. W. Joslin,
O. M. Olsson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$236,798 88	\$229,805 86	\$236,944 16	\$203,799 81
Overdrafts, secured and unsecured.....	1,331 63	935 07	1,849 16	1,191 26
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	5,300 00	5,300 00	5,300 00	26,000 00
Due from approved reserve agents.....	13,340 88	14,523 88	9,047 89	33,055 43
Due from other national banks.....	2,229 65	3,533 90	4,749 61	7,641 31
Due from state banks and bankers.....		172 42		436 79
Banking house, furniture and fixtures.....	2,600 00	2,600 00	2,600 00	2,600 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	4,026 87	88 47	631 17	
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,355 06	418 31	956 70	887 23
Exchanges for clearing house.....				
Bills of other banks.....	1,754 00	800 00	1,070 00	2,005 00
Fractional paper currency, nickels and cents.....	201 97	75 41	166 12	148 34
Specie.....	15,067 60	20,193 25	19,216 75	21,090 83
Legal tender notes.....	11,198 00	24,763 00	8,595 00	12,219 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$322,458 04	\$329,286 57	\$316,853 06	\$337,170 00
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	16,000 00	16,400 00	16,400 00	16,400 00
Undivided profits.....	4,348 14	215 58	2,150 77	1,452 80
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....	90 00	800 00	120 00	120 00
Individual deposits subject to check.....	49,873 41	42,680 08	49,215 81	66,797 61
Demand certificates of deposit.....	118,167 38	115,775 00	110,113 68	123,265 18
Time certificates of deposit.....				
Certified checks.....			296 00	25 00
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	672 53	36 92		
Due to state banks and bankers.....	10,806 59	10,323 99	6,057 80	6,599 96
Notes and bills rediscounted.....		16,100 00		
Bills payable.....		5,000 00	10,000 00	
Liabilities other than those above stated.....				
Totals.....	\$322,458 04	\$329,286 57	\$316,853 06	\$337,170 00

No. 3925.

FIRST NATIONAL BANK, BUCHANAN.

JAMES REYNOLDS, *President*; CHAS. F. HOWE, *Vice President*; E. W. SANDERS, *Cashier*.

DIRECTORS—E. W. Sanders, John F. Reynolds, Chas. F. Howe, C. H. Baker, James Reynolds.

Resources.	Report of May 4.*	Report of July 12.*	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....			\$77,787 86	\$77,258 18
Overdrafts, secured and unsecured.....			3,928 12	1,776 17
U. S. bonds to secure circulation.....			12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....			5,908 76	15,364 40
Due from other national banks.....				
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....			1,730 00	1,780 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....			2,286 15	
Premiums on U. S. bonds.....			2,000 00	2,000 00
Checks and other cash items.....			1,921 26	1,108 86
Exchanges for clearing house.....				
Bills of other banks.....			1,760 00	1,770 00
Fractional paper currency, nickels and cents.....			152 50	150 07
Specie.....			2,463 55	2,628 75
Legal tender notes.....			4,000 00	4,500 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....			562 50	562 50
Due from U. S. treasurer, other than 5% redemp- tion fund.....				
Totals			\$116,950 70	\$121,342 93
Liabilities.				
Capital stock paid in.....			\$50,000 00	\$50,000 00
Surplus fund.....			3,654 91	3,654 91
Undivided profits.....			5,450 29	3,941 03
National bank notes outstanding.....			11,250 00	11,250 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....			24,988 95	27,708 03
Demand certificates of deposit.....			21,726 64	24,748 96
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals			\$116,950 70	\$121,342 93

* No reports received.

No. 3457.

FIRST NATIONAL BANK OF CALUMET, CALUMET.

EDWARD RYAN, *President*; JNO. S. DYMOCK, *Vice President*; WM. B. ANDERSON, *Cashier*.

DIRECTORS—Edward Ryan, John S. Dymock, James Dunstan, Joseph Hermann, Josiah Hall, Charles A. Wright, John D. Cuddihy.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$386,082 42	\$487,991 40	\$425,032 55	\$447,749 41
Overdrafts, secured and unsecured	859 97	90 09	133 01	75 21
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.	6,450 00	5,000 00	5,000 00	5,000 00
Due from approved reserve agents	198,384 96	186,044 67	212,828 49	142,845 53
Due from other national banks	6,134 70	13,232 21	9,131 81	14,791 37
Due from state banks and bankers	2,021 97	1,963 65	2,044 52	1,232 66
Banking house, furniture and fixtures	20,585 00	20,535 00	20,535 00	20,535 00
Other real estate and mortgages owned	5,000 00	5,000 00	5,000 00	5,000 00
Current expenses and taxes paid	1,581 99	3,325 25	1,319 06	
Premiums on U. S. bonds	3,250 00	3,250 00	3,000 00	3,000 00
Checks and other cash items	986 91	2,774 10	2,298 19	635 67
Exchanges for clearing house				
Bills of other banks	11,725 00	11,530 00	22,590 00	10,165 00
Fractional paper currency, nickels and cents	839 20	433 77	371 71	281 77
Specie	67,189 40	71,980 25	61,747 10	58,325 25
Legal tender notes	26,030 00	40,550 00	29,290 00	19,390 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of cir- culation)	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund	1,202 00			
Totals	\$912,319 52	\$879,806 39	\$826,459 45	\$755,141 87
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits	17,611 18	28,498 98	11,234 99	14,552 71
National bank notes outstanding	22,500 00	22,500 00	22,040 00	22,500 00
State bank notes outstanding				
Dividends unpaid	25 00		25 00	
Individual deposits subject to check	712,732 88	680,245 33	640,595 36	566,815 50
Demand certificates of deposit	9,888 09	3,151 57	2,314 10	639 14
Time certificates of deposit			200 00	275 00
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Due to other national banks		410 51		359 52
Due to State banks and bankers	62 37			
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$912,319 52	\$879,806 39	\$826,459 45	\$755,141 87

No. 1812.

FIRST NATIONAL BANK, CASSOPOLIS.

S. T. READ, *President*; M. L. HOWELL, *Vice President*; C. A. RITTER, *Cashier*; D. L. KINGSBURY, *Assistant Cashier*.

DIRECTORS—M. L. Howell, S. T. Read, J. H. Johnson, A. F. Ritter, G. M. Kingsbury, C. A. Ritter, A. M. Kingsbury.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$148,943 09	\$133,008 51	\$115,592 39	\$111,822 07
Overdrafts, secured and unsecured.....	625 67	112 86	312 97	178 19
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	6,000 00	6,000 00	6,000 00	6,000 00
Due from approved reserve agents.....	2,294 64	7,887 78	18,047 17	13,746 19
Due from other national banks.....	176 56	22 10	5,011 95	7,025 04
Due from state banks and bankers.....		105 28	258 66	58 21
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....	3,269 66	3,269 66	3,269 66	3,269 66
Current expenses and taxes paid.....	951 85	60 51	532 69	1,286 92
Premiums on U. S. bonds.....				
Checks and other cash items.....		5 75		500 81
Exchanges for clearing house.....				
Bills of other banks.....	3,275 00	1,240 00	2,860 00	2,010 00
Fractional paper currency, nickels and cents.....	193 01	185 04	93 58	61 73
Specie.....	7,275 00	7,295 06	6,680 00	8,980 00
Legal tender notes.....	500 00	6,800 00	2,500 00	1,600 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$186,567 08	\$179,064 92	\$178,725 97	\$168,951 82
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	13,940 16	12,206 68	14,473 33	17,451 32
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,150 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	43,146 36	37,972 11	44,642 24	38,340 94
Demand certificates of deposit.....	48,280 56	42,836 13	28,680 40	32,009 56
Time certificates of deposit.....		4,800 00	4,700 00	
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$186,567 08	\$179,064 92	\$178,725 97	\$168,951 82

REPORT OF THE COMMISSIONER OF

No. 1758.

FIRST NATIONAL BANK, CHARLOTTE.

F. S. BELCHER, *President*; A. J. IVES, *Vice President*; WM. P. LACEY, *Cashier*; CHAS. J. HALL, *Assistant Cashier*.

DIRECTORS—Wm. P. Lacey, A. J. Ives, F. A. Hooker, P. T. Van Zile, F. S. Belcher.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$171,432 38	\$180,111 20	\$159,455 61	\$169,137 98
Overdrafts, secured and unsecured	206 87	143 93		73 32
U. S. bonds to secure circulation.....	18,750 00	18,750 00	18,750 00	18,750 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand				
Stocks, securities, etc.				
Due from approved reserve agents.....	\$2,588 78	26,869 42	15,874 58	37,475 85
Due from other national banks.....	162 85	620 00		575 00
Due from state banks and bankers.....		7 50		46 68
Banking house, furniture and fixtures	10,800 00	10,800 00	10,800 00	10,800 00
Other real estate and mortgages owned				
Current expenses and taxes paid	2,152 87	128 98	1,641 95	2,161 88
Premiums on U. S. bonds	2,300 00	1,650 00	1,650 00	1,650 00
Checks and other cash items	212 00	115 00	140 45	37 50
Exchanges for clearing house				
Bills of other banks	983 00	667 00	837 00	161 00
Fractional paper currency, nickels and cents.....	429 00	556 72	549 58	783 84
Specie	9,606 00	11,858 50	20,098 50	22,267 50
Legal tender notes	7,447 00	6,384 00	12,456 00	2,856 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation)	843 75	843 75	843 75	843 75
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$257,921 00	\$239,502 00	\$243,137 32	\$268,120 15
Liabilities.				
Capital stock paid in	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits	8,958 44	1,821 51	5,105 08	8,859 55
National bank notes outstanding.....	16,375 00	16,875 00	16,875 00	16,475 00
State bank notes outstanding.....				
Dividends unpaid		3,750 00		
Individual deposits subject to check	71,791 81	52,412 21	57,583 69	60,804 64
Demand certificates of deposit	66,479 37	64,917 96	63,582 75	82,180 06
Time certificates of deposit				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks		225 32	35 85	
Due to state banks and bankers	316 88		5 00	
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$257,921 00	\$239,502 00	\$243,137 32	\$268,120 15

No. 3034.

MERCHANTS' NATIONAL BANK, CHARLOTTE.

E. T. CHURCH, *President*; A. D. BAUGHMAN, *Vice President*; H. K. JENNINGS, *Cashier*; J. T. WILSON, *Assistant Cashier*.

DIRECTORS—E. N. Ely, W. B. Otto, P. D. Patterson, J. T. Wilson, A. D. Baughman, E. T. Church, H. K. Jennings.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$129,820 44	\$117,596 98	\$102,679 26	\$111,309 99
Overdrafts, secured and unsecured.....	226 81	621 58	1,124 49	855 98
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	4,100 00	4,100 00	4,100 00	4,100 00
Due from approved reserve agents.....	20,283 24	12,909 50	7,192 08	6,463 78
Due from other national banks.....	1,152 98		2,380 17	2,572 31
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	9,000 00	9,000 00	9,000 00	9,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	398 78	1,196 70	55 55	
Premiums on U. S. bonds.....				
Checks and other cash items.....	2,715 84	413 50	181 17	104 62
Exchanges for clearing house.....				
Bills of other banks.....	2,357 00	1,210 00	2,708 00	2,030 00
Fractional paper currency, nickels and cents.....	280 04	79 75	120 56	208 48
Specie.....	13,242 00	12,776 00	11,304 50	12,542 00
Legal tender notes.....		2,000 00	2,000 00	2,000 00
U. S. certificates of deposit for legal tenders.....				1,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$197,639 63	\$174,966 51	\$157,912 28	\$165,447 56
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits.....	16,020 25	17,641 80	17,474 29	18,107 85
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,140 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	60,162 32	43,187 93	32,963 58	42,131 67
Demand certificates of deposit.....	35,165 19	27,135 22	20,651 32	19,068 04
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	41 87	752 06	575 09	
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$197,639 63	\$174,966 51	\$157,912 28	\$165,447 56

REPORT OF THE COMMISSIONER OF

No. 3235.

FIRST NATIONAL BANK OF CHEBOYGAN.

GEO. F. RAYNOLDS, *President*; JACOB J. POST, *Vice President*; A. W. RAMSAY, *Cashier*.

DIRECTORS—Geo. F. Raynolds, Jacob J. Post, E. A. Smith, D. C. Pelton, Ephraim Smith.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$198,099 11	\$186,129 58	\$161,943 40	\$180,255 61
Overdrafts, secured and unsecured.....	875 27	163 09	478 00	85 85
U. S. bonds to secure circulation.....	13,000 00	13,000 00	13,000 00	13,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	22,479 75	12,185 86	20,413 86	27,256 98
Due from other national banks.....				
Due from state banks and bankers.....	18,000 00	17,500 00	17,500 00	17,500 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,963 24	296 92	2,336 74	3,105 65
Premiums on U. S. bonds.....				
Checks and other cash items.....	574 83	409 64	2,876 48	127 83
Exchanges for clearing house.....				
Bills of other banks.....	825 00	958 00	1,368 00	239 00
Fractional paper currency, nickels and cents.....	122 28	67 99	48 56	48 81
Specie.....	8,813 85	7,212 85	13,165 40	17,082 45
Legal tender notes.....	10,649 00	9,804 00	13,727 00	7,611 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	585 00	585 00	585 00	585 00
Due from U. S. treasurer, other than 5% redemption fund.....	1,000 00			
Totals.....	\$275,986 28	\$247,811 33	\$246,941 44	\$266,892 56
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	4,359 70	315 81	3,081 85	5,571 85
National bank notes outstanding.....	11,700 00	11,700 00	11,700 00	11,700 00
State bank notes outstanding.....				
Dividends unpaid.....		200 00		
Individual deposits subject to check.....	108,203 40	75,578 37	88,806 02	96,017 98
Demand certificates of deposit.....	96,723 18	100,023 15	88,574 07	92,808 23
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$275,986 28	\$247,811 33	\$246,941 44	\$266,892 56

No. 1235.

COLDWATER NATIONAL BANK OF COLDWATER.

L. M. WING, *President*; D. B. DENNIS, *Vice President*; L. A. JACKSON, *Cashier*; H. R. SAUNDERS, *Assistant Cashier*.

DIRECTORS—Samuel P. Williams, D. B. Dennis, Z. G. Osborn, L. M. Wing, L. Sloman, M. D. Campbell, John T. Starr.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$330,062 57	\$297,881 61	\$242,283 38	\$261,209 66
Overdrafts, secured and unsecured.....	2,140 97	1,154 05	3,338 02	2,353 07
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	4,000 00	14,152 84	14,152 84	17,600 00
Due from approved reserve agents.....	19,692 69	10,176 69	15,478 83	30,811 27
Due from other national banks.....	821 09	639 03		33 83
Due from state banks and bankers.....			43 00	
Banking house, furniture and fixtures.....	1,890 00	1,890 00	1,890 00	1,890 00
Other real estate and mortgages owned.....	1,476 07			
Current expenses and taxes paid.....	2,705 05	188 78	1,357 08	
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,474 90	1,558 28	4,627 48	1,154 01
Exchanges for clearing house.....				
Bills of other banks.....	2,871 00	2,161 00	4,487 00	3,801 00
Fractional paper currency, nickels and cents.....	110 19	187 75	289 11	119 89
Specie.....	7,907 97	7,359 68	6,920 21	14,128 42
Legal tender notes.....	10,000 00	10,000 00	10,000 00	6,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$401,297 50	\$372,946 71	\$338,961 35	\$364,226 05
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits.....	24,078 23	16,757 19	19,007 79	19,802 42
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	56,365 84	43,025 28	44,699 23	68,945 07
Demand certificates of deposit.....	161,141 42	142,817 44	112,754 83	118,178 56
Time certificates of deposit.....				
Certified checks.....	500 00			
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	1,717 01	13,346 80		
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$401,297 50	\$372,946 71	\$338,961 35	\$364,226 05

No. 1924.

SOUTHERN MICHIGAN NATIONAL BANK, COLDWATER.

L. E. ROSE, *President*; C. D. RANDALL, *Vice President*; A. S. UPSON, *Cashier*.DIRECTORS—Cyrus G. Luce, J. S. Barber, E. R. Clarke, L. E. Rose, L. F. Hale, M. G. Clarke,
C. D. Randall.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$426,256 86	\$402,980 55	\$370,976 64	\$341,812 67
Overdrafts, secured and unsecured.....	234 73	170 81	480 83	837 14
U. S. bonds to secure circulation.....	165,000 00	165,000 00	165,000 00	165,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	1,800 00	6,400 00	16,800 00	25,886 00
Due from approved reserve agents.....	33,299 90	40,891 39	26,431 67	46,942 67
Due from other national banks.....	840 20	319 82	2,714 26	1,647 34
Due from state banks and bankers.....	549 28	486 83	124 75	156 15
Banking house, furniture and fixtures.....	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate and mortgages owned.....	4,600 00		4,000 00	4,000 00
Current expenses and taxes paid.....	1,846 33	46 73	1,940 94	
Premiums on U. S. bonds.....	16,175 00	16,175 00	16,175 00	16,175 00
Checks and other cash items.....	66 83	540 69	847 11	571 61
Exchanges for clearing house.....				
Bills of other banks.....	5,001 00	3,879 00	1,250 00	3,843 00
Fractional paper currency, nickels and cents.....	86 29	72 88	129 35	97 77
Specie.....	15,071 25	17,126 79	16,099 20	15,743 05
Legal tender notes.....	10,000 00	13,500 00	13,000 00	12,500 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	7,425 00	7,425 00	7,425 00	7,425 00
Due from U. S. treasurer, other than 5% redemption fund.....		100 00		
Totals.....	\$704,202 26	\$691,164 48	\$659,404 74	\$658,397 40
Liabilities.				
Capital stock paid in.....	\$165,000 00	\$165,000 00	\$165,000 00	\$165,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits.....	51,784 57	47,090 10	52,811 80	51,661 23
National bank notes outstanding.....	148,500 00	148,500 00	148,500 00	148,500 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	39,299 65	33,392 49	33,333 21	35,737 80
Demand certificates of deposit.....	264,330 82	263,181 89	224,959 73	223,496 37
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	337 22			
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$704,202 26	\$691,164 48	\$659,404 74	\$658,397 40

No. 1256.

FIRST NATIONAL BANK, CORUNNA.

W. D. GARRISON, *President*; L. W. SIMMONS, *Vice President*; A. T. NICHOLS, *Cashier*;
W. A. ROSENKRANS, *Assistant Cashier*.

DIRECTORS—Roger Sherman, John Driscoll, A. Garrison, W. D. Garrison, Patrick Gallagher, L. W. Simmons, H. A. Nichols.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$224,377 76	\$220,856 37	\$196,891 06	\$195,398 66
Overdrafts, secured and unsecured.....	69 46	29 80	899 83	49 23
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	24,538 01	11,550 63	21,282 96	15,083 96
Due from other national banks.....				
Due from state banks and bankers.....			1,063 74	
Banking house, furniture and fixtures.....	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate and mortgages owned.....	550 00	550 00	550 00	550 00
Current expenses and taxes paid.....	1,061 71	66 15	628 82	
Premiums on U. S. bonds.....				
Checks and other cash items.....	450 69	165 09	3,089 63	1,700 29
Exchanges for clearing house.....				
Bills of other banks.....	557 00	1,354 00	989 00	889 00
Fractional paper currency, nickels and cents.....	104 31	110 09	67 27	90 96
Specie.....	9,700 00	10,562 00	7,890 00	7,750 00
Legal tender notes.....	6,000 00	7,350 00	4,000 00	5,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....		500 00	500 00	880 00
Totals.....	\$236,466 44	\$272,156 63	\$256,130 31	\$245,894 61
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	12,000 00	12,000 00	12,000 00	12,000 00
Undivided profits.....	5,508 95	3,829 76	5,170 20	5,908 07
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	19,810 49	14,711 17	26,893 03	17,328 05
Demand certificates of deposit.....	187,897 00	174,966 70	149,161 08	143,408 89
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....		6,000 00	1,656 00	5,500 00
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$236,466 44	\$272,156 63	\$256,130 31	\$245,894 61

No. 2707.

FIRST NATIONAL BANK, DETROIT.

D. M. FERRY, President; L. E. CLARK, Vice President; JONH T. SHAW, Cashier.

DIRECTORS—Geo. V. N. Lothrop, Emory Wendell, James McMillan, D. M. Ferry, Wm. J. Chittenden, Lorenzo E. Clark, Don M. Dickinson, Wm. C. McMillan, E. S. Barbour.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$3,445,283 27	\$2,157,516 05	\$2,019,381 46	\$2,004,423 71
Overdrafts, secured and unsecured.....	510 19		88 69	1 05
U. S. bonds to secure circulation.....	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure deposits.....	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds on hand.....				
Stocks, securities, etc.....	39,000 00	39,000 00	39,000 00	39,000 00
Due from approved reserve agents.....	280,968 59	263,878 59	241,180 76	446,286 89
Due from other national banks.....	51,999 76	176,967 64	97,921 50	83,521 95
Due from state banks and bankers.....	41,661 85	45,399 24	58,624 09	38,984 39
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	14,728 90			
Premiums on U. S. bonds.....	40,000 00	35,000 00	35,000 00	35,000 00
Checks and other cash items.....	1,369 80	1,534 66	3,300 08	1,283 82
Exchanges for clearing house.....	76,177 42	33,232 16	40,427 91	34,946 66
Bills of other banks.....	11,687 00	3,984 00	7,817 00	19,552 00
Fractional paper currency, nickels and cents.....	448 84	330 41	720 84	431 89
Specie.....	214,118 55	171,174 25	197,547 98	198,876 75
Legal tender notes.....	32,125 00	60,041 00	76,532 00	80,563 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	6,750 00	6,750 00	6,750 00	6,741 68
Due from U. S. treasurer, other than 5% redemption fund.....	8,902 35	16,482 35	5,672 85	
Totals.....	\$3,515,027 52	\$3,411,235 35	\$3,129,764 66	\$3,288,913 78
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	126,354 25	90,522 00	108,160 40	117,710 31
National bank notes outstanding.....	183,200 00	129,360 00	130,750 00	115,250 00
State bank notes outstanding.....				
Dividends unpaid.....		520 00	100 00	
Individual deposits subject to check.....	1,119,783 88	1,180,613 46	1,019,978 80	912,680 10
Demand certificates of deposit.....	52,546 20	50,657 96	29,390 35	28,199 85
Time certificates of deposit.....				
Certified checks.....	6,092 54	1,697 20	10,580 67	6,552 00
Cashier's checks outstanding.....	50 00	50 00	16,939 65	412 06
U. S. deposits.....	73,475 89	80,449 85	60,802 82	45,614 27
Deposits of U. S. disbursing officers.....	68,654 24	75,201 80	89,481 34	109,428 34
Due to other national banks.....	363,854 06	322,487 89	286,676 75	440,954 99
Due to state banks and bankers.....	976,016 95	929,655 19	778,956 38	882,112 36
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$3,515,027 52	\$3,411,235 35	\$3,129,764 66	\$3,288,913 78

No. 3357.

AMERICAN EXCHANGE NATIONAL BANK, DETROIT.

M. S. SMITH, *President*; GEO. B. SARTWELL, *Vice President*; HAMILTON DEY, *Cashier*; HERMANN DEY, *Assistant Cashier*.

DIRECTORS—M. S. Smith, D. D. Thorp, Hamilton Dey, Simon J. Murphy, Wm. A. Moore, Thos. W. Palmer, Geo. B. Sartwell, Geo. H. Hopkins, Jno. N. Bagley, W. A. Avery, Julius Stroh.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$2,387,758 42	\$2,167,611 47	\$1,969,356 08	\$1,978,969 47
Overdrafts, secured and unsecured.....	2,415 11	899 59	8,183 48	979 23
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	257,487 82	245,878 16	236,155 36	229,326 26
Due from other national banks.....	143,067 09	63,826 04	80,199 16	174,067 06
Due from state banks and bankers.....	22,287 59	12,696 37	12,888 58	20,664 37
Banking house, furniture and fixtures.....	2,353 50	2,353 50	2,353 50	2,353 50
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	16,000 78	1,753 98	95 30	
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,646 76	1,375 56	2,246 37	1,635 37
Exchanges for clearing house.....	11,641 81	17,504 11	36,610 15	16,410 43
Bills of other banks.....	35,004 00	18,336 00	6,533 00	36,928 00
Fractional paper currency, nickels and cents.....	2,400 22	2,345 30	2,679 36	10,389 19
Specie.....	196,828 00	235,965 50	159,665 50	217,092 50
Legal tender notes.....	169,300 00	132,400 00	56,600 00	66,600 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....	1,123 50	1,023 20	3,542 05	2,663 06
Totals.....	\$3,301,524 55	\$2,945,706 78	\$2,624,338 87	\$2,915,828 93
Liabilities.				
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	79,779 97	45,112 87	60,575 69	64,558 23
National bank notes outstanding.....	43,660 00	45,000 00	43,520 00	42,680 00
State bank notes outstanding.....				
Dividends unpaid.....	300 00	410 60	1,652 00	20 00
Individual deposits subject to check.....	1,611,407 23	1,328,746 91	1,301,485 84	1,470,861 26
Demand certificates of deposit.....	370,429 40	290,710 30	286,037 60	286,853 93
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	320,673 85	285,123 63	186,206 25	237,806 85
Due to state banks and bankers.....	375,275 10	307,605 37	272,861 99	312,303 43
Notes and bills rediscounted.....				
Bills payable.....		150,000 00		
Liabilities other than those above stated.....				
Totals.....	\$3,301,524 55	\$2,945,706 78	\$2,624,338 87	\$2,915,828 93

No. 2591.

COMMERCIAL NATIONAL BANK, DETROIT.

HUGH McMILLAN, *President*; F. H. WALKER, *Vice President*; MORRIS L. WILLIAMS, *Cashier*;
FRED. A. SMITH, *Assistant Cashier*.

DIRECTORS—H. McMillan, F. H. Walker, Geo. Hendrie, Joseph H. Berry, W. A. McGraw, Jno. B. Dyar,
T. H. Newberry, M. L. Williams, W. C. Williams.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$2,068,848 75	\$1,776,181 29	\$1,499,304 56	\$1,738,686 52
Overdrafts, secured and unsecured	1,147 78	872 21	822 98	1,981 61
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds on hand.....				
Stocks, securities, etc.				
Due from approved reserve agents.....	178,883 86	204,561 02	127,988 51	279,804 46
Due from other national banks.....	75,849 88	93,388 20	102,900 68	90,976 41
Due from state banks and bankers	88,443 11	22,000 00	19,316 69	65,698 57
Banking house, furniture and fixtures.....	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate and mortgages owned				
Current expenses and taxes paid				
Premiums on U. S. bonds	14,000 00	14,000 00	14,000 00	14,000 00
Checks and other cash items.....	1,355 65	11,727 89	1,379 08	716 43
Exchanges for clearing house	46,200 58	28,163 15	77,675 37	31,989 26
Bills of other banks.....	3,429 00	4,073 00	1,181 00	36,890 00
Fractional paper currency, nickels and cents	18,171 01	410 88	1,391 08	2,980 71
Specie.....	245,173 50	228,301 50	227,835 00	228,047 00
Legal tender notes	136,000 00	101,000 00	60,000 00	49,007 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$3,032,727 07	\$2,689,969 14	\$2,338,995 88	\$2,745,527 97
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	154,172 30	143,481 58	153,136 09	161,609 35
National bank notes outstanding.....	44,860 00	42,590 00	44,070 00	39,920 00
State bank notes outstanding.....				
Dividends unpaid.....	40 00	240 00		
Individual deposits subject to check.....	1,029,158 82	890,073 56	698,670 06	818,784 84
Demand certificates of deposit.....	316,128 86	142,790 55	181,023 95	184,950 58
Time certificates of deposit.....	88,134 80	53,699 37	38,966 41	29,653 15
Certified checks.....				
Cashier's checks outstanding				
United States deposits	126,478 73	118,926 82	109,420 66	137,324 41
Deposits of U. S. disbursing officers.....	23,278 84	27,377 23	39,744 61	10,949 97
Due to other national banks.....	238,199 58	172,951 65	149,188 78	320,161 82
Due to state banks and bankers.....	432,776 64	397,858 88	329,781 37	442,178 85
Notes and bills rediscounted.....				
Bills payable.....		50,000 00	30,000 00	
Liabilities other than those above stated.....		50,000 00	25,000 00	
Totals.....	\$3,032,727 07	\$2,689,969 14	\$2,338,995 88	\$2,745,527 97

No. 2870.

DETROIT NATIONAL BANK, DETROIT.

ALEX. MCPHERSON, *President*; WM. C. COLBURN, *Vice President*; WM. T. DEGRAFF, *Cashier*;
D. STEWART, JR., *Assistant Cashier*.

DIRECTORS—R. A. Alger, W. C. Colburn, A. Lewis, H. P. Baldwin 2d, A. McPherson, C. Endicott,
T. D. Buhl, J. F. Joy, Henry Stephens.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$2,642,235 79	\$2,539,550 23	\$2,478,151 85	\$2,651,082 24
Overdrafts, secured and unsecured.....	500 88	1,211 95	2,158 50	2,255 41
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
Bills in transit.....	28,504 53	23,155 68	29,878 04	30,433 44
Stocks, securities, etc.....	3,000 00	2,500 00	4,152 05	4,414 75
Due from approved reserve agents.....	171,595 00	226,901 13	207,572 80	488,041 21
Due from other national banks.....	93,898 10	71,101 53	96,312 46	118,724 60
Due from state banks and bankers.....	12,788 17	21,778 18	16,028 44	10,534 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....	7,000 00	7,000 00	7,000 00	7,000 00
Current expenses and taxes paid.....	7,202 90	1,637 37	1,259 86	
Clearing house loan certificates.....			30,000 00	
Checks and other cash items.....	7,932 29	3,504 34	2,308 03	4,470 99
Exchanges for clearing house.....	73,522 75	37,424 37	63,904 96	38,940 54
Bills of other banks.....	60,327 00	47,502 00	12,756 00	68,839 00
Fractional paper currency, nickels and cents.....	1,013 01	778 08	1,696 00	1,386 12
Specie.....	203,228 00	178,456 00	160,492 00	217,277 00
Legal tender notes.....	100,079 00	70,825 00	139,794 00	255,246 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....		6,000 00	5,000 00	15,000 00
Totals.....	\$3,465,177 42	\$3,371,670 91	\$3,412,004 68	\$4,011,896 30
Liabilities.				
Capital stock paid in.....	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00
Surplus fund.....	153,000 00	156,000 00	180,000 00	180,000 00
Undivided profits.....	133,125 59	99,068 05	96,573 14	126,825 74
National bank notes outstanding.....	44,500 00	44,040 00	48,590 00	44,160 00
State bank notes outstanding.....				
Dividends unpaid.....	484 00	2,330 06	9,710 00	
Individual deposits subject to check.....	1,037,385 00	1,066,177 16	1,071,042 09	1,346,667 88
Demand certificates of deposit.....	330,352 19	260,640 61	149,920 53	256,015 74
Time certificates of deposit.....				
Certified checks.....	5,999 86	1,556 00	3,901 98	3,991 12
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	213,796 64	164,271 42	162,108 61	327,284 37
Due to state banks and bankers.....	464,054 14	497,605 11	526,158 33	746,960 25
Notes and bills rediscounted.....	92,000 00	78,967 50		
Bills payable.....			190,000 00	
Liabilities other than those above stated.....				
Totals.....	\$3,465,177 42	\$3,371,670 91	\$3,412,004 68	\$4,011,896 30

No. 2365.

MERCHANTS AND MANUFACTURERS' NATIONAL BANK, DETROIT.

T. H. HINCHMAN, *President*; D. WHITNEY, JR., *Vice President*; H. L. O'BRIEN, *Cashier*;
W. E. REILLY, *Assistant Cashier*.

DIRECTORS—T. H. Hinchman, H. K. White, W. H. Brace, Jerome Cronl, H. M. Campbell, Charles
Stinchfield, David Whitney, Jr., J. B. Book, H. L. O'Brien.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$1,778,396 84	\$1,521,976 24	\$1,337,111 81	\$1,112,801 27
Overdrafts, secured and unsecured	258 44	752 15	1,758 31	85 79
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand				1,478 50
Stocks, securities, etc.				201,334 59
Due from approved reserve agents	280,285 91	110,602 20	137,101 28	38,253 02
Due from other national banks	48,716 90	42,813 80	25,893 91	
Due from state banks and bankers	39,775 74	64,902 28	86,377 47	60,276 38
Banking house, furniture and fixtures	3,450 00	3,450 00	3,450 00	3,450 00
Other real estate and mortgages owned	58,066 06	58,656 06	56,406 06	55,956 06
Current expenses and taxes paid				
Premiums on U. S. bonds	6,500 00	5,000 00	5,000 00	5,000 00
Checks and other cash items	2,172 23	699 50	1,647 41	1,028 08
Exchanges for clearing house	87,316 24	27,652 61	26,202 07	90,525 38
Bills of other banks	5,110 00	2,006 00	6,001 00	15,901 00
Fractional paper currency, nickels and cents	258 28	932 08	1,154 96	600 08
Specie	138,300 00	78,800 00	110,100 00	102,900 00
Legal tender notes	75,000 00	65,000 00	72,500 00	105,000 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of cir- culation)	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$2,506,844 64	\$2,082,890 87	\$1,875,954 28	\$1,831,717 01
Liabilities.				
Capital stock paid in	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits	36,111 17	81,886 30	35,723 28	13,665 74
National bank notes outstanding	45,000 00	44,270 00	45,000 00	89,000 00
State bank notes outstanding				
Dividends unpaid				
Individual deposits subject to check	508,008 36	554,711 29	668,449 13	500,359 69
Demand certificates of deposit	82,615 17	50,252 17	49,945 98	68,073 26
Time certificates of deposit				
Certified checks	3,421 82	206 88		62 70
Cashier's checks outstanding	131 76	1,104 93	1,336 46	428 28
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks	484,989 68	239,783 66	185,730 93	225,924 87
Due to state banks and bankers	575,617 18	410,675 75	309,768 55	389,802 47
Notes and bills rediscounted				
Bills payable	175,000 00	100,000 00		
Liabilities other than those above stated				
Totals	\$2,506,844 64	\$2,082,890 87	\$1,875,954 28	\$1,831,717 01

No. 3730.

THE PRESTON NATIONAL BANK, DETROIT.

F. W. HAYES, *President*; A. E. F. WHITE, *Vice President*; J. P. GILMORE, *Cashier*.DIRECTORS—Jno. Canfield, W. R. Burt, W. D. Preston, T. W. Palmer, F. W. Hayes, C. A. Black,
W. H. Elliott, J. E. Davis, J. D. Standish, A. E. F. White, A. L. Stephens.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$3,204,128 47	\$3,557,583 07	\$3,015,387 47	\$3,165,479 96
Overdrafts, secured and unsecured.....	4,028 71	2,286 24	4,417 02	132 43
U. S. bonds to secure circulation.....	1,000,000 00	1,000,000 00	1,000,000 00	1,000,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	186,325 60	185,185 95	320,271 70	261,947 22
Due from other national banks.....	136,780 84	93,563 41	92,506 55	102,894 97
Due from state banks and bankers.....	56,903 72	49,649 50	36,718 81	45,647 38
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....				
Premiums on U. S. bonds.....	145,000 00	125,000 00	122,500 00	122,500 00
Checks and other cash items.....	2,339 87	2,923 15	6,506 73	2,565 64
Exchanges for clearing house.....	25,267 87	32,196 59	121,206 77	74,314 63
Bills of other banks.....	5,610 00	13,550 00	21,590 00	34,900 00
Fractional paper currency, nickels and cents.....	336 65	213 27	719 08	996 28
Specie.....	79,482 50	86,915 00	77,507 50	115,217 50
Legal tender notes.....	71,000 00	70,000 00	78,500 00	90,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	45,000 00	45,000 00	45,000 00	45,000 00
Due from U. S. treasurer, other than 5% redemption fund.....	1,000 00		1,000 00	
Totals.....	\$4,962,217 03	\$4,266,046 18	\$3,941,881 58	\$4,051,067 06
Liabilities.				
Capital stock paid in.....	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00
Surplus fund.....	60,000 00	65,000 00	65,000 00	65,000 00
Undivided profits.....	36,748 79	21,577 59	26,285 63	39,154 17
National bank notes outstanding.....	900,000 00	900,000 00	894,700 00	900,000 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	1,068,071 72	757,309 27	708,151 77	810,090 70
Demand certificates of deposit.....	738,822 02	570,264 44	474,819 84	377,728 44
Time certificates of deposit.....				
Certified checks.....	8,068 75	5,483 29	11,980 44	10,000 26
Cashier's checks outstanding.....	33,799 00	12,385 24	54,332 04	12,861 79
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	596,246 61	502,561 68	247,934 40	445,135 77
Due to state banks and bankers.....	409,353 87	301,284 92	301,990 25	391,615 98
Notes and bills rediscounted.....	111,206 27	130,229 75	156,707 21	
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$4,962,217 03	\$4,266,046 18	\$3,941,881 58	\$4,051,067 06

No. 3487.

UNION NATIONAL BANK, DETROIT.

JNO. P. FISKE, *President*; AUGUST RASCH, *Vice President*; JNO. B. PADBERG, *Cashier*.DIRECTORS—THOS. MCGRAW, F. D. EATHERLY, E. W. VOIGHT, P. A. DUCEY, A. RASCH, JNO. P. FISKE,
H. A. HARMON, CHAS. E. SWALES, HENRY WUNSCH.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$678,615 19	\$613,045 29	\$522,217 97	\$490,728 17
Overdrafts, secured and unsecured.....	1,251 83	861 57	764 68	518 08
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	50,258 15	50,483 45	27,776 82	48,582 68
Due from other national banks.....	13,234 26	7,171 73	9,308 75	4,120 18
Due from state banks and bankers.....	7,794 68	6,896 29	7,182 07	2,707 65
Banking houses, furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	5,882 56	240 00	3,896 80	
Premiums on U. S. bonds.....	6,500 00	4,500 00	4,500 00	4,500 00
Checks and other cash items.....	7,975 07	5,104 94	2,848 20	1,662 98
Exchanges for clearing house.....	10,831 94	15,804 66	8,664 37	12,831 01
Bills of other banks.....	2,764 00	9,200 00	16,951 00	18,298 00
Fractional paper currency, nickels and cents.....	157 32	124 40	140 17	188 44
Specie.....	46,258 20	42,014 55	27,193 40	53,487 65
Legal tender notes.....	19,923 00	18,286 00	22,707 00	25,569 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....			1,000 00	
Totals.....	\$901,645 67	\$828,975 88	\$721,390 23	\$722,808 79
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	31,000 00	31,000 00	31,000 00	31,000 00
Undivided profits.....	12,830 28	5,267 97	10,749 88	9,089 08
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	226,409 40	256,053 67	223,164 50	218,558 52
Demand certificates of deposit.....	208,437 16	177,453 00	147,817 83	154,243 21
Time certificates of deposit.....				
Certified checks.....	29,628 97	2,570 53	2,700 42	734 59
Cashier's checks outstanding.....	5,000 00			
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	7,828 63	4,227 32	1,346 15	32,716 82
Due to state banks and bankers.....	75,028 16	68,675 34	42,611 98	5,968 62
Notes and bills rediscounted.....	50,483 08	38,728 05	2,000 00	30,519 50
Bills payable.....			15,000 00	
Liabilities other than those above stated.....				
Totals.....	\$901,645 67	\$828,975 88	\$721,390 23	\$722,808 79

No. 2367.

FIRST NATIONAL BANK, EATON RAPIDS.

A. J. BOWNE, *President*; A. C. DUTTON, *Vice President*; F. H. DeGOLIA, *Cashier*; A. OSBORN, *Assistant Cashier*.

DIRECTORS—S. M. Wilkins, A. Crawford, P. Leonard, A. C. Dutton, F. H. DeGolia, Dan'l Striker, A. J. Bowne.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$151,721 07	\$123,538 15	\$115,318 96	\$106,975 53
Overdrafts, secured and unsecured	773 80	107 05	674 41	637 98
U. S. to bonds secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.				
Due from approved reserve agents	79 25	5,078 51	5,887 21	2,072 12
Due from other national banks	8,200 00	8,200 00	8,200 00	8,200 00
Due from state banks and bankers	2,086 78			
Banking house, furniture and fixtures		8,200 00	8,200 00	8,200 00
Other real estate and mortgages owned				
Current expenses and taxes paid		53 97	1,419 98	2,478 04
Premiums on U. S. bonds	1,000 00	1,000 00	1,000 00	1,000 00
Checks and other cash items	227 49	169 72	137 83	99 98
Exchanges for clearing house				
Bills of other banks	40 00	40 00		5 00
Fractional paper currency, nickels and cents	50 55	59 61	73 32	102 89
Specie	4,470 90	4,911 80	3,708 35	3,846 70
Legal tender notes	4,014 00	7,748 00	2,808 00	3,280 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of cir- culation)	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$183,704 79	\$174,049 31	\$152,304 27	\$141,760 70
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits	9,273 27	5,223 00	7,141 08	9,816 67
National bank notes outstanding	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding				
Dividends unpaid	60 12	2,531 21	1,981 21	106 21
Individual deposits subject to check	16,219 60	24,080 76	15,083 09	11,809 55
Demand certificates of deposit	66,983 20	52,569 92	40,498 59	36,986 64
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Due to other national banks	2,917 76	1,246 64	192 67	1,087 21
Due to state banks and bankers	408 84	247 78	422 63	635 42
Notes and bills rediscounted	18,550 00	16,900 00	15,750 00	10,069 00
Bills payable				
Liabilities other than those above stated				
Totals	\$183,704 79	\$174,049 31	\$152,304 27	\$141,760 70

REPORT OF THE COMMISSIONER OF

No. 3761.

FIRST NATIONAL BANK, ESCANABA.

FRANK H. VAN CLEVE, *President*; C. C. ROYCE, *Vice President*; R. LYMAN, *Cashier*.

DIRECTORS—Samuel Mitchell, C. H. Hall, F. H. Van Cleve, C. C. Royce, A. Maitland.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$339,080 40	\$167,242 66	\$167,890 57	\$147,832 78
Overdrafts, secured and unsecured.....		27 22		109 25
U. S. bonds to secure circulation.....	15,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	18,000 00	15,000 00	15,000 00	15,000 00
Due from approved reserve agents.....	6,849 77	59,977 59	25,566 49	73,797 42
Due from other national banks.....		6,921 43	3,278 88	3,980 06
Due from state banks and bankers.....	8,984 17		95 01	962 01
Banking house, furniture and fixtures.....	14,000 80	12,000 00	12,000 00	12,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	28 10	176 48	70 50	
Premiums on U. S. bonds.....	1,425 00	1,062 75	1,000 00	1,000 00
Checks and other cash items.....	1,390 61		5,360 08	5,788 18
Exchanges for clearing house.....				
Bills of other banks.....	4,298 00		13,404 00	10,409 00
Fractional paper currency, nickels and cents.....	152 66	58,068 95	88 23	153 41
Specie.....	26,226 00		32,497 00	34,471 00
Legal tender notes.....				
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	675 00	675 00	675 00	675 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$436,559 71	\$336,152 06	\$391,725 76	\$320,668 06
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	17,500 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	8,432 45	2,318 12	6,691 86	7,186 84
National bank notes outstanding.....	13,500 00	13,500 00	13,500 00	13,500 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	131,063 58	112,081 24	75,418 30	98,787 70
Demand certificates of deposit.....	215,287 80	137,051 87	125,640 00	125,558 13
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	194 86	201 35	449 54	5,523 56
Due to state banks and bankers.....	591 22		25 46	161 48
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$436,559 71	\$336,152 06	\$391,725 76	\$320,668 06

THE BANKING DEPARTMENT.

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No. 3361.

FIRST NATIONAL BANK, FLINT.

DAVID S. FOX, *President*; WM. L. SMITH, *Vice President*; CHAS. S. BROWN, *Cashier*.

DIRECTORS—H. L. Pierson, L. J. Hitchcock, S. C. Randall, F. Dullam, Wm. Hamilton, Wm. L. Smith, Chas. S. Brown, B. Cotherin, D. S. Fox.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$492,410 19	\$456,551 15	\$395,465 67	\$376,417 17
Overdrafts, secured and unsecured	2,060 78	625 57	1,320 88	1,137 44
U. S. bonds to secure circulation	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.	58,878 24	47,924 13	55,100 76	63,990 58
Due from approved reserve agents	14,886 99	15,391 10	22,961 35	18,581 73
Due from other national banks			134 14	
Due from state banks and bankers	9,683 98	7,538 70	770 73	3,280 23
Banking house, furniture and fixtures	21,000 00	21,000 00	21,000 00	21,000 00
Other real estate and mortgages owned		9,162 51	9,623 51	9,523 51
Current expenses and taxes paid	8,142 01	1,011 16	7,042 74	12,217 23
Premiums on U. S. bonds	26,000 00	25,500 00	25,000 00	25,000 00
Checks and other cash items	1,788 98			
Exchanges for clearing house		955 12	663 56	504 63
Bills of other banks	60 00	150 00	554 00	666 00
Fractional paper currency, nickels and cents	285 85	50 37	76 42	371 06
Specie	16,355 50	22,080 00	27,256 00	11,076 00
Legal tender notes	12,500 00	13,200 00	10,000 00	15,775 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of cir- culation)	9,000 00	9,000 00	9,000 00	9,000 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$873,080 43	\$830,139 81	\$785,868 75	\$767,419 56
Liabilities.				
Capital stock paid in	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	13,070 00	14,000 00	14,000 00	14,000 00
Undivided profits	17,768 08	1,857 86	9,406 28	15,914 57
National bank notes outstanding	180,000 00	180,000 00	180,000 00	180,000 00
State bank notes outstanding				
Dividends unpaid		3,668 00	180 00	
Individual deposits subject to check	63,667 99	45,852 38	57,996 51	54,957 54
Demand certificates of deposit	8,112 35	5,484 57	3,069 59	4,784 08
Time certificates of deposit	378,790 11	361,496 96	313,932 29	294,888 66
Sundry deposits	2,551 55	5,696 20	4,244 81	
Cashier's checks outstanding				
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks	989 63			1,136 40
Due to state banks and bankers	8,152 77	12,079 40	3,089 27	1,638 81
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$873,080 43	\$830,139 81	\$785,868 75	\$767,419 56

No. 4578.

THE NATIONAL BANK OF GRAND HAVEN, GRAND HAVEN.

DWIGHT CUTLER, *President*; NELSON E. HOWLETT, *Vice President*; GEORGE STICKNEY, *Cashier*.

DIRECTORS—Dwight Cutler, Wm. Savidge, Dwight Cutler, Jr., Chas. E. Wyman, G. W. A. Smith, Geo. A. Farr, N. E. Howlett, Sherman H. Boyce, Geo. Stickney.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$364,486 10	\$526,262 82	\$381,576 72	\$311,321 14
Overdrafts, secured and unsecured.....	2,289 80	2,616 46	1,207 64	91 79
U. S. bonds to secure circulation.....	25,000 00	25,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	19,134 42	71,209 42	30,973 27	40,234 71
Due from other national banks.....	1,709 33	14,022 31	4,908 70	4,968 92
Due from state banks and bankers.....	366 68	2,166 96	2,041 83	1,042 31
Banking house, furniture and fixtures.....	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	3,313 64	112 50	2,539 04	3,902 57
Premiums on U. S. bonds.....	3,250 00	2,350 00	4,375 00	4,375 00
Checks and other cash items.....	1,312 08	43 60	1,040 94	614 73
Exchanges for clearing house.....				
Bills of other banks.....	7,333 00	6,048 00	3,282 00	6,709 00
Fractional paper currency, nickels and cents.....	188 74	26 44	287 79	297 42
Specie.....	7,110 30	10,080 45	14,492 80	10,943 80
Legal tender notes.....	15,000 00	20,000 00	15,000 00	15,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....		1,000 00		
Totals.....	\$445,089 07	\$486,438 95	\$467,975 73	\$455,895 89
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	4,500 00	4,500 00	4,500 00	4,500 00
Undivided profits.....	8,705 72	6,762 86	10,915 69	15,088 57
National bank notes outstanding.....	22,500 00	22,500 00	37,350 00	43,500 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	107,044 87	161,782 19	149,592 56	132,790 80
Demand certificates of deposit.....	167,080 89	173,945 64	165,117 43	159,580 53
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				265 84
Due to state banks and bankers.....				
Notes and bills rediscounted.....	35,257 59	16,945 26		
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$445,089 07	\$486,438 95	\$467,975 73	\$455,895 89

No. 2611.

FOURTH NATIONAL BANK, GRAND RAPIDS.

D. A. BLODGETT, *President*; G. W. GAY, *Vice President*; WM. H. ANDERSON, *Cashier*;
JNO. A. SEYMOUR, *Assistant Cashier*.

DIRECTORS—A. J. BOWNE, D. A. Blodgett, W. H. Anderson, Wm. Sears, G. W. Gay, S. M. Lemon,
G. K. Johnson, A. D. Rathbone, C. Bertsch, N. A. Fletcher, John W. Blodgett.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$1,141,471 93	\$980,313 85	\$774,623 17	\$797,999 12
Overdrafts, secured and unsecured.....	9,313 69	1,343 73	1,107 56	184 50
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....	8,333 35	7,759 48	33,159 43	37,043 13
Stocks, securities, etc.....	41,904 08	38,704 73	52,259 80	147,205 21
Due from approved reserve agents.....	13,136 36	14,137 02	22,716 35	21,593 78
Due from other national banks.....				
Due from state banks and bankers.....	16,584 64	14,086 90	5,302 46	5,312 85
Banking houses, furniture and fixtures.....	4,498 33	4,573 83	4,728 33	4,744 13
Other real estate and mortgages owned.....	52,996 61	10,476 61	6,778 64	5,788 84
Current expenses and taxes paid.....	6,431 03	126 13	5,255 07	10,396 71
Premiums on U. S. bonds.....	7,500 00	5,500 00	5,500 00	5,500 00
Checks and other cash items.....	253 24	130 56	2,332 56	759 02
Exchanges for clearing house.....	14,524 14	10,651 84	10,535 61	13,614 31
Bills of other banks.....		7,325 00	13,830 00	9,320 30
Fractional paper currency, nickels and cents.....	8,277 39	2,707 66	3,210 87	2,425 06
Specie.....	40,536 85	40,923 65	57,088 20	55,446 25
Legal tender notes.....	25,000 00	20,000 00	37,000 00	32,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$1,443,211 14	\$1,261,465 03	\$1,086,175 80	\$1,202,108 96
Liabilities.				
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund.....	28,000 00	28,000 00	28,000 00	28,000 00
Undivided profits.....	21,912 88	4,815 36	10,939 28	20,345 30
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	336,159 35	344,504 76	264,351 25	255,590 16
Demand certificates of deposit.....	435,065 38	333,062 58	267,316 33	319,462 17
Time certificates of deposit.....				
Certified checks.....	220 17	488 56	2,136 17	350 00
Cashier's checks outstanding.....			150 00	
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	18,493 04	11,866 32	7,029 58	11,930 00
Due to state banks and bankers.....	208,360 07	126,695 45	160,753 24	221,490 53
Notes and bills rediscounted.....		67,500 00		
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,443,211 14	\$1,261,465 03	\$1,086,175 80	\$1,202,108 96

REPORT OF THE COMMISSIONER OF

No. 3488.

FIFTH NATIONAL BANK, GRAND RAPIDS.

J. E. EARLE, *President*; J. H. BONNELL, *1st Vice President*; T. W. STRAHAN, *2d Vice President*;
W. H. FOWLER, *Cashier*.

DIRECTORS—J. E. Earle, J. H. Bonnell, T. W. Strahan, C. H. Chick, H. Weiden, A. V. Mann, E. S. Pierce,
A. G. Hodanpyl, R. D. Graham.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$288,378 42	\$245,885 84	\$199,299 99	\$216,753 64
Overdrafts, secured and unsecured.....	484 87	96 74	52 09	372 84
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	549 01	549 01	4,549 01	7,049 01
Due from approved reserve agents.....	15,765 83	11,901 46	19,397 59	9,905 10
Due from other national banks.....	3,376 29	25 00		
Due from state banks and bankers.....		1,758 84	3,004 34	2,094 84
Banking house, furniture and fixtures.....	3,000 95	3,000 95	3,000 95	3,000 95
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,455 48	811 82	1,726 27	
Premiums on U. S. bonds.....				
Checks and other cash items.....	2,817 72	528 82	374 81	651 07
Exchanges for clearing house.....	7,540 64	582 48	722 89	558 49
Bills of other banks.....	10,706 00	17,536 00	22,618 00	12,438 00
Fractional paper currency, nickels and cents.....	230 86	238 86	390 71	554 97
Specie.....	23,501 60	23,020 40	26,108 25	16,198 70
Legal tender notes.....	1,000 00	1,500 00	3,300 00	600 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals	\$385,931 17	\$388,042 22	\$310,664 90	\$296,292 61
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	7,684 97	5,274 49	7,940 09	6,760 38
National bank notes outstanding.....	20,960 00	22,500 00	22,500 00	21,906 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	118,472 90	101,682 67	91,491 09	80,558 49
Demand certificates of deposit.....	128,818 30	98,555 06	79,533 72	77,173 74
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$385,931 17	\$388,042 22	\$310,664 90	\$296,292 61

No. 2460.

GRAND RAPIDS NATIONAL BANK, GRAND RAPIDS.

ENOS PUTMAN, *President*; JOHN E. PECK, *Vice President*; F. M. DAVIS, *Cashier*; J. L. BENJAMIN, *Assistant Cashier*.

DIRECTORS—Sam'l Sears, Jno. E. Peck, S. F. Godfrey, G. H. Long, C. S. Hazeltine, W. G. Herpolsheimer, M. J. Clark, D. H. Waters, E. F. Uhl, E. Putman, J. Houseman, Julius Berkey, J. Boyd Pantlind.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$1,318,895 70	\$1,249,681 68	\$1,028,102 98	\$1,012,217 05
Overdrafts, secured and unsecured.....	7,239 81	11,588 64	4,080 67	2,268 38
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....			63,570 00	59,500 00
Stocks, securities, etc.....			107,194 00	224,984 39
Due from approved reserve agents.....	193,935 57	180,797 13	9,286 22	17,361 78
Due from other national banks.....	9,910 82	10,647 81		
Due from state banks and bankers.....	8,615 66	4,573 07	8,961 95	5,403 26
Banking house, furniture and fixtures.....	7,600 00	7,000 00	7,000 00	38,399 17
Other real estate and mortgages owned.....	26,399 17	26,399 17	26,399 17	
Current expenses and taxes paid.....	6,880 46	609 47	5,591 81	
Premiums on U. S. bonds.....	2,500 00	2,500 00	2,500 00	2,500 00
Checks and other cash items.....	1,802 48	1,415 90	2,840 27	145,628 15
Exchanges for clearing house.....	10,567 42	7,201 25	8,297 99	
Bills of other banks.....	38,606 00	30,070 00	21,440 00	
Fractional paper currency, nickels and cents.....	309 82	208 56	183 16	
Specie.....	59,670 00	44,070 00	80,524 00	61,565 00
Legal tender notes.....	21,440 00	26,700 00	61,565 00	
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....	1,000 00	8,266 00		6,685 00
Totals.....	\$1,761,472 86	\$1,618,918 13	\$1,484,637 23	\$1,562,147 13
Liabilities.				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	93,214 27	74,328 65	86,413 70	86,887 16
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	43,700 00
State bank notes outstanding.....				
Dividends unpaid.....	174 00	6,134 00	194 00	194 00
Individual deposits subject to check.....	487,353 04	875,592 20	296,972 66	831,865 97
Demand certificates of deposit.....	878,281 87	339,687 02	821,818 39	
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	94,917 48	45,339 67	14,397 48	
Due to state banks and bankers.....	112,532 20	78,146 69	77,861 01	
Notes and bills rediscounted.....		50,000 00	42,000 00	
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,761,472 86	\$1,618,918 13	\$1,484,637 23	\$1,562,147 13

No. 3293.

NATIONAL CITY BANK, GRAND RAPIDS.

THOS. D. GILBERT, *President*; GEO. G. BRIGGS, *Vice President*; J. FREDERIC BAARS, *Cashier*;
E. H. HUNT, *Assistant Cashier*.

DIRECTORS—T. D. Gilbert, R. C. Luce, G. G. Briggs, T. Stewart White, N. L. Avery, L. D. Putnam, Jno.
C. Fitz Gerald, C. Morton, P. C. Fuller, T. J. O'Brien, D. M. Amberg, J. F. Baars, E. H. Hunt.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$1,308,827 81	\$1,218,829 06	\$971,353 87	\$914,715 44
Overdrafts, secured and unsecured	2,122 50	1,044 50	850 69	1,539 74
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand	2,200 00	2,200 00	2,200 00	2,200 00
Stocks, securities, etc.	17,502 54	17,502 54	78,550 00	94,533 56
Due from approved reserve agents	90,553 47	65,151 64	241,272 91	205,506 79
Due from other national banks	4,461 52	4,519 20	7,467 49	3,548 83
Due from state banks and bankers	40,711 62	52,345 07	66,580 10	31,985 83
Banking house, furniture and fixtures	52,800 00	52,800 00	52,800 00	52,800 00
Other real estate and mortgages owned	840 40	840 40	840 40	8,106 26
Current expenses and taxes paid	6,159 88	80 28	4,966 74	8,571 26
Premiums on U. S. bonds	14,000 00	10,000 00	10,000 00	10,000 00
Checks and other cash items	2,856 61	1,854 02	4,293 71	2,195 24
Exchanges for clearing house	7,839 19	4,568 85	6,493 36	20,138 92
Bills of other banks	29,895 00	33,792 00	26,248 00	36,120 00
Fractional paper currency, nickels and cents	600 00	750 00	600 00	200 00
Specie	105,878 32	107,840 62	122,853 34	122,390 17
Legal tender notes	24,000 00	27,000 00	28,000 00	43,000 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of cir- culation)	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$1,812,498 86	\$1,697,867 68	\$1,721,802 31	\$1,659,342 04
Liabilities.				
Capital stock paid in	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund	80,000 00	85,000 00	85,000 00	85,000 00
Undivided profits	41,810 64	16,670 87	28,906 44	42,892 28
National bank notes outstanding	45,000 00	43,900 00	45,000 00	44,520 00
State bank notes outstanding				
Dividends unpaid	400 00	4,488 00	680 00	20 00
Individual deposits subject to check	350,255 88	306,870 82	333,450 80	324,520 04
Demand certificates of deposit	727,485 31	685,330 78	604,458 08	610,473 00
Time certificates of deposit				
Certified checks	2,750 12	291 38	4,646 87	978 09
Cashier's checks outstanding				
United States deposits	36,809 93	37,768 86	43,449 44	41,634 86
Deposits of U. S. disbursing officers	2,870 30	1,318 14	6,567 87	6,868 46
Due to other national banks	2,008 49	5,702 99	1,598 98	433 55
Due to State banks and bankers	3,108 19	8,025 84	68,043 88	2,561 76
Notes and bills rediscounted	20,000 00			
Bills payable				
Liabilities other than those above stated				
Totals	\$1,812,498 86	\$1,697,867 68	\$1,721,802 31	\$1,659,342 04

No. 2890.

OLD NATIONAL BANK, GRAND RAPIDS.

M. L. SWEET, President; JAMES M. BARNETT, Vice President; HARVEY J. HOLLISTER, Cashier;
CLAY H. HOLLISTER, Assistant Cashier.

DIRECTORS—M. L. Sweet, James M. Barnett, Williard Barnhart, Jacob Cummer, Joe. H. Martin, W. R. Shelby, W. O. Hughart, F. Loettgert, L. E. Hawkins, L. H. Withey, E. Crofton Fox, Geo. C. Pierce, H. J. Hollister.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$2,398,987 80	\$2,182,946 46	\$1,788,958 43	\$1,807,972 44
Overdrafts, secured and unsecured	16,077 47	8,416 97	2,337 70	7,552 07
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits			29,000 00	
U. S. bonds on hand				
Stocks, securities, etc.	12,900 00	3,900 00		40,008 00
Due from approved reserve agents	102,553 99	242,461 95	176,083 55	290,409 40
Due from other national banks	25,302 18	34,384 34	26,782 24	21,478 02
Due from state banks and bankers	16,325 24	17,385 74	23,162 35	21,148 42
Banking house, furniture and fixtures	12,000 64	12,750 64	12,750 64	12,790 64
Other real estate and mortgages owned	\$1,481 98	16,481 98	16,200 00	16,200 00
Current expenses and taxes paid	8,001 74	677 66	6,472 78	
Premiums on U. S. bonds	7,000 00	6,000 00	6,000 00	6,000 00
Checks and other cash items	4,049 72	9,988 99	8,181 28	5,187 44
Exchanges for clearing house	12,564 15	21,640 74	11,082 57	10,606 03
Bills of other banks	89,354 00	66,868 00	28,000 00	8,000 00
Fractional paper currency, nickels and cents	172 02	217 28	304 29	88 95
Specie	118,039 19	110,567 24	131,154 28	153,981 82
Legal tender notes		20,000 00	82,001 00	8,000 00
U. S. certificates of deposit for legal tenders				16,160 00
Redemption fund with U. S. treasurer (5% of circulation)	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund	5,000 00	6,000 00		4,000 00
Totals	\$2,909,030 12	\$2,807,232 89	\$2,400,620 81	\$2,451,675 28
Liabilities.				
Capital stock paid in	\$800,000 00	\$800,000 00	\$800,000 00	\$800,000 00
Surplus fund	140,600 00	145,000 00	145,000 00	145,000 00
Undivided profits	104,204 20	43,837 75	59,587 12	69,069 55
National bank notes outstanding	41,220 00	41,060 00	44,500 00	44,580 00
State bank notes outstanding				
Dividends unpaid	290 00	2,722 00	272 00	252 00
Individual deposits subject to check	463,484 83	574,221 66	486,541 29	437,982 46
Demand certificates of deposit	1,137,894 80	997,897 12	782,652 98	803,618 27
Time certificates of deposit				
Certified checks	1,235 97	1,575 11	1,139 65	325 69
Cashier's checks outstanding				
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks	1,157 51	10,260 50	14,634 12	24,576 38
Due to state banks and bankers	181,542 81	92,485 36	55,450 25	126,020 93
Notes and bills rediscounted	38,000 00	99,173 39	11,843 40	
Bills payable				
Liabilities other than those above stated				
Totals	\$2,909,030 12	\$2,807,232 89	\$2,400,620 81	\$2,451,675 28

No. 2143.

FIRST NATIONAL BANK OF HANCOCK, HANCOCK.

WM. HARRY, *President*; PETER RUPPE, *Vice President*; WM. CONDON, *Cashier*.

DIRECTORS—P. Ruppe, J. A. Close, Wm. Condon, Wm. Harry, Sam'l B. Harris, F. A. Douglass, Orrin W. Robinson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$557,327 44	\$549,648 94	\$518,999 91	\$508,088 19
Overdrafts, secured and unsecured	3,178 88	725 21	1,806 57	448 24
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand	10,108 00	9,851 00	6,150 50	6,150 50
Stocks, securities, etc.	154,620 16	189,848 76	99,899 79	101,774 87
Due from approved reserve agents	8,196 70	7,314 80	5,171 53	1,977 19
Due from other national banks				
Due from state banks and bankers	10,293 61	5,557 13	3,728 25	10,910 54
Banking house, furniture and fixtures	24,244 55	24,244 55	24,244 55	24,244 55
Other real estate and mortgages owned	5,000 00	5,000 00	5,000 00	5,000 00
Current expenses and taxes paid	7,674 03	2,063 17	5,781 83	282 85
Premiums on U. S. bonds	7,500 00	7,000 00	7,000 00	7,000 00
Checks and other cash items	162 92	98 46	890 10	358 30
Exchanges for clearing house				
Bills of other banks	5,265 00	10,085 00	5,870 00	4,230 00
Fractional paper currency, nickels and cents	325 51	202 02	275 53	835 13
Specie	29,328 65	43,873 84	34,123 15	32,167 65
Legal tender notes	24,980 00	40,540 00	13,780 00	14,980 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of cir- culation)	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemp- tion fund	2,000 00	500 00		880 00
Totals	\$902,449 43	\$903,250 88	\$777,891 22	\$771,058 26
Liabilities.				
Capital stock paid in	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits	25,991 97	15,772 30	22,082 85	18,889 13
National bank notes outstanding	45,000 00	45,000 00	45,000 00	45,000 00
State bank notes outstanding				
Dividends unpaid	250 00	300 00	300 00	560 00
Individual deposits subject to check	571,414 05	561,540 84	481,501 10	410,810 64
Demand certificates of deposit	7,913 00	3,452 12	4,549 58	4,239 50
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks	486 84	1,788 01	690 92	3,758 11
Due to state banks and bankers	1,413 57	447 61	326 77	600 88
Notes and bills rediscounted				
Bills payable		25,000 00	22,200 00	43,200 00
Liabilities other than those above stated				
Totals	\$902,449 43	\$903,250 88	\$777,891 22	\$771,058 26

No. 1745.

HASTINGS NATIONAL BANK, HASTINGS.

A. J. BOWNE, *President*; DAN'L STRIKER, *Vice President*; W. D. HAYES, *Cashier*.

DIRECTORS—Dan'l Striker, F. D. Pratt, W. D. Hayes, J. F. Goodyear, A. J. Bowne.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$256,616 52	\$232,684 35	\$185,448 16	\$178,417 13
Overdrafts, secured and unsecured.....	1,191 05	513 82	453 73	1,396 30
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....	534 50	7,282 94	29,282 94	29,282 94
Stocks, securities, etc.....	15,213 29	10,647 54	10,604 88	12,531 30
Due from approved reserve agents.....	198 87	40 00	727 75	644 00
Due from other national banks.....				
Due from state banks and bankers.....	17,500 00	17,500 00	17,500 00	17,500 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....	1,538 04	9 83	1,491 43	
Current expenses and taxes paid.....				
Premiums on U. S. bonds.....	43 62	77 59	987 09	
Checks and other cash items.....				
Exchanges for clearing house.....		300 00	215 00	295 00
Bills of other banks.....				
Fractional paper currency, nickels and cents.....	88 51	44 22	152 18	74 04
Specie.....	10,409 05	10,400 05	9,087 20	10,367 85
Legal tender notes.....	7,383 00	2,505 00	2,246 00	1,671 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 60	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$336,846 45	\$309,079 85	\$285,270 36	\$273,294 06
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits.....	5,825 96	5,950 47	7,776 15	7,169 57
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	60,084 71	43,001 33	41,781 73	43,710 37
Demand certificates of deposit.....	133,425 78	112,628 05	97,112 48	89,914 12
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....	10,000 00	20,000 00	11,100 00	
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$336,846 45	\$309,079 85	\$285,270 36	\$273,294 06

No. 168.

FIRST NATIONAL BANK, HILLSDALE.

F. M. STEWART, *President*; C. F. STEWART, *Cashier*; F. W. PRENTICE, *Assistant Cashier*.

DIRECTORS—H. B. Waldron, C. H. Winchester, C. E. Lawrence, W. A. Waldron, F. M. Stewart.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$505,921 65	\$408,536 29	\$353,777 50	\$318,828 58
Overdrafts, secured and unsecured.....	5,213 55	8,696 15	3,041 28	2,084 20
U. S. bonds to secure circulation.....	13,750 00	13,750 00	13,750 00	13,750 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	25,750 00	25,750 00	25,750 00	25,750 00
Due from approved reserve agents.....	45,796 72	27,534 70	73,792 38	72,455 67
Due from other national banks.....	14,911 45	38,609 92	14,919 11	25,151 88
Due from state banks and bankers.....	75 60	923 68		
Banking houses, furniture and fixtures.....	5,500 00	5,500 00	5,500 00	5,500 00
Other real estate and mortgages owned.....	2,898 22	2,869 14	2,881 14	2,878 89
Current expenses and taxes paid.....	1,517 71	81 88	1,222 35	
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,622 60	22 68	608 53	1,401 57
Exchanges for clearing house.....				
Bills of other banks.....	6,197 00	8,700 00	7,140 00	6,880 00
Fractional paper currency, nickels and cents.....	9 56	818 18	6 18	9 01
Specie.....	25,684 50	36,835 50	25,880 50	25,502 40
Legal tender notes.....	8,506 00	13,100 00	8,540 00	4,331 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	618 75	618 75	618 75	618 75
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$666,918 31	\$589,675 87	\$537,407 72	\$505,531 95
Liabilities.				
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund.....	80,000 00	80,000 00	80,000 00	80,000 00
Undivided profits.....	37,357 77	31,838 03	30,109 73	30,160 85
National bank notes outstanding.....	12,375 00	12,175 00	12,375 00	12,075 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	112,219 72	105,426 18	90,751 15	82,764 08
Demand certificates of deposit.....	418,923 77	358,649 36	319,165 12	295,167 10
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	42 05			
Due to state banks and bankers.....			6 72	365 47
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....		1,792 30		
Totals.....	\$666,918 31	\$589,675 87	\$537,407 72	\$505,531 95

No. 3334.

THE NATIONAL BANK OF HOUGHTON, HOUGHTON.

Z. W. WRIGHT, *President*; JAS. H. SEAGER, *Vice President*; J. B. STURGIS, *Cashier*; J. H. RICE, *Assistant Cashier*.

DIRECTORS—Jas. B. Sturgis, R. E. Goodell, Jno. Daniell, Jas. H. Seager, Z. W. Wright.

Resources.	Report of May 4.	Report of July 13.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$717,946 03	\$688,437 74	\$669,215 40	\$662,523 95
Overdrafts, secured and unsecured.....	6,287 81	7,239 90	6,579 50	6,972 46
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	236,923 46	247,467 18	178,254 29	175,095 45
Due from other national banks.....	15,946 25	6,979 46	1,165 93	1,363 95
Due from state banks and bankers.....	15,238 14	2,567 35	5,968 76	4,368 57
Banking house, furniture and fixtures.....	43,720 03	43,759 54	43,759 54	43,759 54
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	7,098 08	89 03	5,317 15	
Premiums on U. S. bonds.....	7,500 00	6,500 00	6,500 00	6,500 00
Checks and other cash items.....	2,028 11	3,354 84	3,305 71	2,950 41
Exchanges for clearing house.....				
Bills of other banks.....	9,241 00	13,310 00	12,540 00	21,020 00
Fractional paper currency, nickels and cents.....	363 39	277 91	223 75	222 90
Specie.....	64,083 00	75,179 10	76,193 55	73,421 20
Legal tender notes.....	57,240 00	67,667 00	49,789 00	51,352 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....		1,220 00		
Totals.....	\$1,235,894 23	\$1,216,239 05	\$1,101,002 58	\$1,101,805 43
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits.....	13,182 01	3,667 51	7,971 17	11,787 97
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
State bank notes outstanding.....				
Dividends unpaid.....		845 00		
Individual deposits subject to check.....	921,747 91	907,908 82	785,252 19	804,448 07
Demand certificates of deposit.....	26,644 26	26,516 13	26,739 62	
Time certificates of deposit.....				
Certified checks.....	202 50		500 00	
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	3,572 27	1,366 04	5,145 99	11,202 56
Due to state banks and bankers.....	1,435 28	5,916 95	5,290 61	4,416 52
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,235,894 23	\$1,216,239 05	\$1,101,002 58	\$1,101,805 43

No. 275.

FIRST NATIONAL BANK, IONIA.

VERNON H. SMITH, *President*; WALTER YEOMANS, *Vice President*; F. A. SESSIONS, *Cashier*.

DIRECTORS—S. A. Yeomans, V. H. Smith, Geo. Gundrum, J. T. Webber, Walter Yeomans, C. J. Rumsey, O. S. Tower, T. B. Preston, F. A. Sessions.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$503,562 89	\$481,387 37	\$396,439 58	\$370,815 83
Overdrafts, secured and unsecured.....	8,750 78	4,878 29	4,549 73	770 31
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	2,175 00	2,675 00	2,675 00	2,675 00
Due from approved reserve agents.....	31,089 12	25,318 66	32,799 15	11,095 02
Due from other national banks.....	594 40	871 06	371 06	
Due from State banks and bankers.....		16 47		
Banking houses, furniture and fixtures.....	8,600 00	8,600 00	8,600 00	8,600 00
Other real estate and mortgages owned.....	28,445 01	29,985 01	30,570 01	30,470 01
Current expenses and taxes paid.....	2,002 44	272 99	1,526 85	2,589 90
Premiums on U. S. bonds.....				
Checks and other cash items.....	394 67	2,438 49	4,555 77	3,787 71
Exchanges for clearing house.....				
Bills of other banks.....	375 00	55 00	270 00	995 00
Fractional paper currency, nickels and cents.....	72 71	142 73	94 18	33 07
Specie.....	25,635 80	17,752 00	13,348 19	16,485 00
Legal tender notes.....	3,928 00	3,779 00	4,062 00	6,404 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$641,770 63	\$603,272 07	\$525,966 52	\$480,845 85
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	11,567 01	7,389 83	10,637 54	13,579 18
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,200 00
State bank notes outstanding.....				
Dividends unpaid.....		524 00		
Individual deposits subject to check.....	56,841 16	47,097 09	57,590 53	54,977 18
Demand certificates of deposit.....	418,276 74	334,068 08	238,260 01	212,285 47
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....	511 13	20 85	95 17	41 18
Notes and bills rediscounted.....	12,074 58	71,678 27	76,908 23	57,762 84
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$641,770 63	\$603,272 07	\$525,966 52	\$480,845 85

No. 3806.

FIRST NATIONAL BANK, IRON MOUNTAIN.

JOHN R. WOOD, *President*; JNO. PERKINS, *Vice President*; M. A. NORTHPROP, *Cashier*.

DIRECTORS—W. S. Laing, J. D. Cameron, J. Perkins, J. R. Wood, J. A. Crowell, M. A. Northrop.

Resources.	Report of May 4.	Report of July 13.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$224,213 51	\$186,721 01	\$138,560 50	\$124,379 91
Overdrafts, secured and unsecured.....	2,298 27	3,798 87	2,456 73	782 12
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	800 00	300 00	5,950 00	7,215 00
Due from approved reserve agents.....	32,662 16	8,272 99	5,324 69	7,857 89
Due from other national banks.....	77			445 79
Due from state banks and bankers.....	4,635 09	1,455 74	1,571 14	573 94
Banking house, furniture and fixtures.....	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate and mortgages owned.....	524 10	499 10	499 10	509 10
Current expenses and taxes paid.....	125 22	41 28	3 09	
Premiums on U. S. bonds.....				
Checks and other cash items.....	5,072 53	2,638 27	1,026 14	361 98
Exchanges for clearing house.....				
Bills of other banks.....				
Fractional paper currency, nickels and cents.....	96 51	116 48	126 28	164 10
Specie.....	11,385 00	10,380 00	4,087 00	7,338 00
Legal tender notes.....	10,052 00	3,016 00	2,000 00	2,700 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$314,425 06	\$240,900 22	\$185,617 17	\$175,285 33
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	12,000 00	12,000 00	12,000 00	12,000 00
Undivided profits.....	12,057 51	13,737 71	13,828 29	13,841 07
National bank notes outstanding.....	11,250 00	10,750 00	11,250 00	11,060 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	197,356 77		72,412 06	56,845 14
Demand certificates of deposit.....	28,530 99		16,923 87	14,521 27
Time certificates of deposit.....		149,240 12		
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	857 81	2,225 27	1,151 52	281 25
Due to state banks and bankers.....	42 53	17 07	631 85	435 09
Notes and bills rediscounted.....	2,330 05	2,330 05	7,419 58	16,810 91
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$314,425 06	\$240,900 22	\$185,617 17	\$175,285 33

No. 3971.

FIRST NATIONAL BANK, IRONWOOD.

E. D. NELSON, *President*; N. B. ROSCOILA, *Vice President*; H. F. JAHN, *Cashier*.

DIRECTORS—E. D. Nelson, F. G. Bigelow, H. B. Sturtevant, N. B. Roscoila, Chas. O. Forslund.

Resources.	Report of May 4.	Report of July 12.*	Report of Oct. 3.*	Report of Dec. 19.
Loans and discounts.....	\$169,886 29			\$62,602 07
Overdrafts, secured and unsecured.....	8,880 44			8,916 64
U. S. bonds to secure circulation.....	12,500 00			12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				5,000 00
Due from approved reserve agents.....	66,502 14			10,348 12
Due from other national banks.....	2,058 88			218 80
Due from state banks and bankers.....	2,429 77			
Banking house, furniture and fixtures.....	29,453 94			32,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....				
Premiums on U. S. bonds.....	1,500 00			1,000 00
Checks and other cash items.....	2,487 67			480 12
Exchanges for clearing house.....				
Bills of other banks.....	1,590 00			1,746 00
Fractional paper currency, nickels and cents.....	68 50			38 45
Specie.....	16,000 00			1,530 00
Legal tender notes.....				
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	562 50			562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$818,941 53			\$181,740 71
Liabilities.				
Capital stock paid in.....	\$50,000 00			\$50,000 00
Surplus fund.....	10,000 00			10,000 00
Undivided profits.....	1,078 78			148 46
National bank notes outstanding.....	11,250 00			11,250 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	102,100 28			13,051 28
Demand certificates of deposit.....	139,512 53			24,292 97
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				28,000 00
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$818,941 53			\$181,740 71

* No reports received.

No. 3095.

ISHPEMING NATIONAL BANK, ISHPEMING.

C. H. HALL, *President*; CHAS. MERRYWEATHER, *Vice President*; A. B. MINER, *Cashier*.DIRECTORS—F. P. Mills, A. B. Miner, E. R. Hall, John M. McEmroe, C. Merryweather, C. H. Hall,
R. J. Williams.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$520,380 45	\$314,137 05	\$307,533 78	\$325,724 26
Overdrafts, secured and unsecured	1,184 00	551 87	405 75	814 58
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand	5,755 00	5,755 00	7,955 00	18,680 00
Stocks, securities, etc.	3,989 62	124,700 51	14,308 95	9,228 48
Due from approved reserve agents	1,589 30	45,404 80	3,442 17	1,682 81
Due from state banks and bankers	25,580 90	4,351 41	2,348 08	448 27
Banking house, furniture and fixtures	29,350 00	29,655 00	29,655 00	29,655 00
Other real estate and mortgages owned	87 01	239 98	53 97	171 97
Current expenses and taxes paid	8,500 00	8,500 00	8,500 00	8,500 00
Premiums on U. S. bonds	1,781 87	329 88	2,507 41	527 46
Checks and other cash items	6,068 00	28,036 00	2,000 00	637 00
Exchanges for clearing house	536 43	137 01	237 23	42 68
Fractional paper currency, nickels and cents	72,782 50	86,583 00	113,384 00	43,575 00
Specie	5,000 00	15,000 00	559 00	1,000 00
Legal tender notes				
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of cir- culation)	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$745,587 17	\$726,373 41	\$556,449 84	\$408,200 11
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	150,000 00	150,000 00	150,000 00	50,000 00
Undivided profits	802 56	1,425 96	5,121 00	7,809 86
National bank notes outstanding	10,450 00	10,950 00	10,450 00	10,570 00
State bank notes outstanding				
Dividends unpaid		2,115 00		5,000 00
Individual deposits subject to check	485,401 91	467,197 65	286,385 63	229,989 72
Demand certificates of deposit	7,342 50	4,607 50	1,882 50	1,582 50
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
U. S. deposits	39,973 78	39,973 78	49,973 78	49,973 78
Deposits of U. S. disbursing officers	26 22	26 22	26 22	26 22
Due to other national banks	1,574 23	77 80	1,607 71	1,143 88
Due to state banks and bankers	615 97			2,354 68
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$745,587 17	\$726,373 41	\$556,449 84	\$408,200 11

REPORT OF THE COMMISSIONER OF

No. 3217.

FIRST NATIONAL BANK, ITHACA.

R. M. STEEL, *President*; O. H. HEATH, *Vice President*; M. F. CHAFFY, *Cashier*; R. E. CHAFFY, *Assistant Cashier*.

DIRECTORS—R. M. Steel, Geo. A. Steel, W. E. Winton, O. H. Heath, C. E. Webster, H. E. Lewis, J. B. Crawford.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$227,621 87	\$200,399 33	\$166,436 54	\$147,218 92
Overdrafts, secured and unsecured	1,491 76	2,200 07	1,870 74	1,809 09
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.	1,798 15	1,783 15	5,638 15	5,438 15
Due from approved reserve agents	15,663 73	15,721 04	7,051 15	9,852 75
Due from other national banks	618 06		268 06	496 42
Due from state banks and bankers	321 17	311 73		
Banking house, furniture and fixtures	900 00	940 00	940 00	940 00
Other real estate and mortgages owned	4,214 10	4,214 10	4,214 10	4,129 09
Current expenses and taxes paid	2,037 15	79 81	835 78	2,303 42
Premiums on U. S. bonds	1,650 09	1,650 00	1,650 00	1,650 00
Checks and other cash items	430 00	195 19	143 21	1,219 08
Exchanges for clearing house				
Bills of other banks	28 00		200 00	
Fractional paper currency, nickels and cents	90 21	70 89	38 16	82 74
Specie	6,660 00	2,392 00	4,056 00	2,700 00
Legal tender notes	6,528 00	5,176 00	6,418 00	3,977 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of cir- culation)	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemp- tion fund				
Totals	\$233,099 79	\$243,145 31	\$312,322 38	\$194,563 16
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits	23,011 36	20,184 66	22,499 09	25,004 64
National bank notes outstanding	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding				
Dividends unpaid		2,000 00	1,330 00	
Individual deposits subject to check	75,399 90	72,343 01	59,069 77	36,765 72
Demand certificates of deposit	99,613 24	74,528 96	49,406 20	55,636 22
Time certificates of deposit				
Certified checks	3,452 64	2,247 60	120 74	
Cashier's checks outstanding				
U. S. deposits				
Deposits of U. S. disbursing officers		1,750 47		
Due to other national banks				
Due to state banks and bankers				
Notes and bills rediscounted	10,872 65	3,845 61	8,576 58	5,906 58
Bills payable				
Liabilities other than those above stated				
Totals	\$283,099 79	\$243,145 31	\$312,322 38	\$194,563 16

THE BANKING DEPARTMENT.

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No. 1533.

PEOPLE'S NATIONAL BANK, JACKSON.

J. M. ROOT, *President*; W. R. REYNOLDS, *Vice President*; F. H. HELMER, *Cashier*;
A. M. MOGEE, *Assistant Cashier*.

DIRECTORS—F. H. Helmer, W. F. Goodwin, Austin Blair, W. R. Reynolds, H. A. Hayden, J. M. Root.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$273,168 28	\$286,117 86	\$215,782 11	\$225,470 84
Overdrafts, secured and unsecured.....	3,818 90	2,091 68	745 32	1,963 97
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....	15,800 00	15,800 00	12,800 00	8,000 00
Stocks, securities, etc.....	3,571 37	12,154 07	6,707 20	7,224 78
Due from approved reserve agents.....	286 62	6,951 88	4,050 70	1,865 53
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	3,000 00	2,700 00	2,700 00	2,700 00
Other real estate and mortgages owned.....	16,788 18	16,788 18	16,788 13	17,397 51
Current expenses and taxes paid.....	2,275 58	286 55	1,608 61	
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,471 52	7,536 96	2,808 55	1,870 69
Exchanges for clearing house.....	3,968 94	1,963 97	2,769 18	955 48
Bills of other banks.....	7,992 00	6,629 00	6,417 00	10,532 00
Fractional paper currency, nickels and cents.....	122 64	176 80	264 87	100 97
Specie.....	18,173 85	20,322 05	20,281 45	22,663 80
Legal tender notes.....	5,000 00	9,500 00	6,000 00	8,800 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....		800 00		700 00
Totals	\$380,881 83	\$401,118 45	\$325,242 82	\$381,469 02
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,158 20	20,158 20	20,158 20	20,158 20
Undivided profits.....	7,848 76	5,176 08	7,087 61	6,178 08
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	123,549 28	173,140 48	110,654 76	124,833 02
Demand certificates of deposit.....	102,744 32	80,108 69	64,802 25	58,269 75
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	4,551 82			
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$380,881 83	\$401,118 45	\$325,242 82	\$381,469 02

REPORT OF THE COMMISSIONER OF

No. 191.

THE FIRST NATIONAL BANK, KALAMAZOO.

L. M. GATES, *President*; J. W. OSBORN, *Vice President*; F. N. ROWLEY, *Cashier*.DIRECTORS—Leroy Cahill, J. W. Osborn, D. B. Merrill, M. H. Lane, H. P. Kauffer, J. A. Pitkin,
F. N. Rowley, L. M. Gates, S. A. Browne.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$579,872 23	\$491,284 99	\$449,477 05	\$383,527 68
Overdrafts, secured and unsecured	1,233 84	399 19	620 88	137 73
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.	17,000 00	17,000 00	13,000 00	16,000 00
Due from approved reserve agents	35,701 14	46,209 12	50,155 14	152,205 00
Due from other national banks				
Due from state banks and bankers	637 72	700 41	358 00	466 45
Banking house, furniture and fixtures				
Other real estate and mortgages owned	17,028 86	17,028 86	19,768 86	21,982 06
Current expenses and taxes paid	8,651 63	3,452 14	8,432 56	
Premiums on U. S. bonds				
Checks and other cash items	2,112 49	2,477 94	1,370 52	1,446 88
Exchanges for clearing house				
Bills of other banks	651 00	1,312 00	466 00	1,328 00
Fractional paper currency, nickels and cents	235 62	340 13	452 91	143 19
Specie	14,372 55	20,325 95	19,758 80	12,903 70
Legal tender notes	19,099 00	26,421 00	20,240 00	19,355 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of cir- culation)	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$723,221 07	\$653,046 73	\$613,225 23	\$696,075 69
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits	70,283 75	59,097 06	65,651 53	52,421 98
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding				
Dividends unpaid		904 00	400 00	1,896 00
Individual deposits subject to check	122,393 27	105,712 95	112,235 66	138,425 11
Demand certificates of deposit	304,823 47	249,404 26	210,830 83	218,771 25
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Due to other national banks			1,907 21	
Due to state banks and bankers	2,270 58	428 48		1,061 85
Notes and bills rediscounted		15,000 00		
Bills payable				
Liabilities other than those above stated				
Totals	\$723,221 07	\$653,046 73	\$613,225 23	\$696,075 69

No. 3210.

CITY NATIONAL BANK, KALAMAZOO.

C. A. PECK, *President*; C. S. DAYTON, *Vice President*; E. C. DAYTON, *Cashier*.DIRECTORS—F. B. Stockbridge, O. M. Allen, W. S. Dewing, J. L. Sebring, D. Boudeman, Orrin Snow,
C. S. Dayton, C. A. Peck, F. Henderson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$604,321 47	\$568,342 98	\$494,850 74	\$482,102 71
Overdrafts, secured and unsecured	2,027 90	1,529 95	446 94	2,079 84
U. S. bonds to secure circulation	32,000 00	32,000 00	32,000 00	32,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand	500 00	500 00	500 00	500 00
Stocks, securities, etc.	2,000 00	2,000 00	3,000 00	2,000 00
Due from approved reserve agents	102,812 22	47,210 29	35,122 70	38,998 70
Due from other national banks	9,065 57	1,321 12	2,457 51	1,573 89
Due from state banks and bankers				
Banking house, furniture and fixtures	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate and mortgages owned				
Current expenses and taxes paid	3,897 44		2,801 20	4,882 70
Premiums on U. S. bonds	4,675 50	4,175 50	4,175 50	4,175 50
Checks and other cash items	7,212 83	8,608 61	8,112 54	13,447 56
Exchanges for clearing house				
Bills of other banks	12,306 00	4,902 00	948 00	3,572 00
Fractional paper currency, nickels and cents	71 88	153 97	171 43	104 50
Specie	26,673 50	25,722 60	12,900 85	10,694 50
Legal tender notes	28,000 00	27,500 00	22,500 00	30,000 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of circulation)	1,440 00	1,440 00	1,440 00	1,440 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$842,033 26	\$780,407 02	\$625,427 41	\$632,566 90
Liabilities.				
Capital stock paid in	\$125,000 00	\$125,000 00	\$125,000 00	\$125,000 00
Surplus fund	110,000 00	110,000 00	110,000 00	110,000 00
Undivided profits	17,446 71	9,262 87	18,109 72	21,035 06
National bank notes outstanding	27,920 00	27,690 00	28,800 00	28,800 00
State bank notes outstanding				
Dividends unpaid	50 00	6,250 00		
Individual deposits subject to check	194,424 47	187,475 57	114,624 00	124,082 39
Demand certificates of deposit	367,192 08	294,826 85	229,234 14	212,831 28
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
U. S. deposits				
Deposits of U. S. disbursing officers		149 30	597 88	566 77
Due to other national banks				
Due to state banks and bankers				
Notes and bills rediscounted		19,762 98	1,061 67	10,252 43
Bills payable				
Liabilities other than those above stated				
Totals	\$842,033 26	\$780,407 02	\$625,427 41	\$632,566 90

No. 3211.

KALAMAZOO NATIONAL BANK, KALAMAZOO.

E. J. PHELPS, *President*; M. J. BIGELOW, *Vice President*; THERON Y. SEBRING, *Cashier*.

DIRECTORS—Melville J. Bigelow, Nehemiah Chase, Samuel A. Gibson, Bernhard L. Deenbergh, John Den Bleyker, Elijah O. Humphrey, Elbert S. Ross, Albert S. White, J. Wilfred Thompson, Edwin J. Phelps, M. D. Woodford.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$577,229 83	\$564,688 58	\$515,505 81	\$473,853 50
Overdrafts, secured and unsecured.....	1,329 00	4,299 09	2,864 56	1,238 54
U. S. bonds to secure circulation.....	\$7,500 00	\$7,500 00	40,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....			1,500 00	1,500 00
Stocks, securities, etc.....			30,465 44	62,001 78
Due from approved reserve agents.....	55,484 72	23,751 96		
Due from other national banks.....	352 12			
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	3,700 00	3,500 00	3,500 00	4,700 00
Other real estate and mortgages owned.....	2,425 00	2,425 00	2,425 00	2,425 00
Current expenses and taxes paid.....				
Premiums on U. S. bonds.....	5,500 00	5,000 00	5,275 00	6,450 00
Checks and other cash items.....	1,769 13	243 46	2,754 68	4,239 78
Exchanges for clearing house.....				
Bills of other banks.....	2,562 00	4,443 00	11,644 00	10,299 00
Fractional paper currency, nickels and cents.....	64 35	59 53	252 12	120 57
Specie.....	20,173 00	21,543 00	19,222 90	19,892 00
Legal tender notes.....	30,000 00	25,000 00	20,000 00	24,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,687 50	1,687 50	1,799 50	2,250 00
Due from U. S. treasurer, other than 5% redemp- tion fund.....		700 00		300 00
Totals.....	\$740,306 65	\$699,845 12	\$686,209 01	\$663,300 12
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	21,483 55	14,843 97	17,549 72	12,323 77
National bank notes outstanding.....	\$3,750 00	\$3,750 00	35,990 00	45,000 00
State bank notes outstanding.....				
Dividends unpaid.....	455 00	6,455 00	1,708 00	1,185 00
Individual deposits subject to check.....	171,436 23	120,232 82	148,562 82	149,715 49
Demand certificates of deposit.....	\$11,258 52	276,938 00	240,186 96	248,985 17
Time certificates of deposit.....				
Certified checks.....		500 00	68 00	
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....	1,923 35	2,182 38	4,141 50	6,140 09
Notes and bills rediscounted.....		45,447 95	18,057 01	
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$740,306 65	\$699,845 12	\$686,209 01	\$663,300 12

THE BANKING DEPARTMENT.

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No. 1359.

MICHIGAN NATIONAL BANK, KALAMAZOO.

J. W. TAYLOR, *President*; E. WOODBURY, *Vice President*; ALBERT HENRY, *Cashier*.

DIRECTORS—H. Bishop, W. G. Pattison, E. Woodbury, A. M. Stearns, I. A. Ransom, J. W. Taylor, Silas Hubbard.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$500,119 98	\$442,153 77	\$418,284 01	\$417,076 43
Overdrafts, secured and unsecured.....	531 69	707 59	60 71	192 13
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....	3,350 00	3,350 00	3,350 00	3,350 00
Stocks, securities, etc.....				
Due from approved reserve agents.....	41,064 12	34,801 86	53,338 00	46,139 88
Due from other national banks.....	7,717 49	4,508 00	890 13	1,599 78
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate and mortgages owned.....	6,876 32	6,735 66	6,629 27	11,012 21
Current expenses and taxes paid.....				
Premiums on U. S. bonds.....				
Checks and other cash items.....	3,043 29	644 50	1,166 82	1,277 29
Exchanges for clearing house.....				
Bills of other banks.....	4,087 00	6,310 00	3,069 00	2,321 00
Fractional paper currency, nickels and cents.....	440 85	290 28	323 88	390 58
Specie.....	45,849 07	39,989 06	51,827 10	59,620 40
Legal tender notes.....	14,400 00	12,500 00	8,500 00	5,900 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....	1,000 00			1,200 00
Totals	\$696,699 26	\$620,195 70	\$615,188 92	\$618,259 65
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	44,147 89	37,123 68	40,130 61	37,890 21
National bank notes outstanding.....	45,000 00	43,340 00	45,000 00	45,000 00
State bank notes outstanding.....				
Dividends unpaid.....	560 00	2,800 00	880 00	3,240 00
Individual deposits subject to check.....	115,547 88	93,789 20	115,027 34	118,187 62
Demand certificates of deposit.....	290,313 77	243,155 67	213,234 22	213,913 06
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	86 82	26 33	196 23	28 77
Due to state banks and bankers.....	1,044 40	161 02	718 52	
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$696,699 26	\$620,195 70	\$615,188 92	\$618,259 65

REPORT OF THE COMMISSIONER OF

No. 3948.

FIRST NATIONAL BANK OF LAKE LINDEN, LAKE LINDEN.

JOSEPH BOSCH, *President*; CHAS. SMITH, *Vice President*; JON. E. JONES, *Cashier*.

DIRECTORS—J. Bosch, E. Bollmann, C. Smith, E. L. Wright, A. Macintyre, F. E. Fletcher, J. E. Jones.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$284,817 87	\$284,728 11	\$270,197 66	\$269,252 01
Overdrafts, secured and unsecured.....	274 94	570 84	1,010 37	486 96
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	74,026 33	37,804 25	53,659 23	33,224 76
Due from other national banks.....		879 78	1,459 06	7,861 40
Due from state banks and bankers.....	857 81	790 41	1,089 78	669 88
Banking house, furniture and fixtures.....	8,355 87	8,355 87	8,355 87	8,355 87
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,948 86	26 50	1,440 39	
Premiums on U. S. bonds.....	2,250 00	2,750 00	2,750 00	2,750 00
Checks and other cash items.....	1,084 06	2,161 30	127 59	1,699 38
Exchanges for clearing house.....				
Bills of other banks.....	1,150 00	880 00	2,710 00	1,190 00
Fractional paper currency, nickels and cents.....	262 01	388 41	338 83	200 39
Specie.....	23,259 80	20,404 05	23,349 95	22,900 70
Legal tender notes.....	30,950 00	40,300 00	32,250 00	19,150 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$456,312 54	\$426,029 02	\$435,363 64	\$393,326 35
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	9,176 34	4,795 75	8,222 26	9,286 30
National bank notes outstanding.....	22,500 00	21,900 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	800,410 08	274,071 69	253,052 80	238,991 25
Demand certificates of deposit.....	2,652 23	1,063 96	410 24	1,463 19
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....		270 06		
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	1,159 40	880 32	617 27	596 54
Due to state banks and bankers.....	414 54	3,027 23	560 37	1,067 07
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$456,312 54	\$426,029 02	\$435,363 64	\$393,326 35

No. 3513.

CITY NATIONAL BANK, LANSING.

E. W. SPARROW, *President*; E. F. COOLEY, *Vice President*; B. F. DAVIS, *Cashier*; F. J. HOPKINS, *Assistant Cashier*.

DIRECTORS—E. W. Sparrow, E. F. Cooley, A. H. Whitehead, F. Shubel, A. A. Nichols, B. F. Davis, E. H. Davis, L. C. Blood, Jacob Stahl.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$318,930 84	\$335,884 67	\$257,196 02	\$255,557 67
Overdrafts, secured and unsecured.....	202 13	191 27	320 30	1,906 90
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....			22,817 70	31,336 20
Due from approved reserve agents.....	54,875 64	38,463 64	53,423 12	30,189 98
Due from other national banks.....	1,057 66	4,837 19		1,503 27
Due from state banks and bankers.....	20 70			1,255 48
Banking house, furniture and fixtures.....	1,754 23	1,774 23	1,774 23	1,774 23
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,696 56	836 44	2,574 61	
Premiums on U. S. bonds.....	14,000 00	12,500 00	12,500 00	12,500 00
Checks and other cash items.....	1,368 45	1,406 61	4,043 63	5,588 47
Exchanges for clearing house.....				
Bills of other banks.....	14,600 00	9,994 00	4,637 00	3,792 00
Fractional paper currency, nickels and cents.....	292 55	226 67	220 05	166 16
Specie.....	10,996 80	10,592 30	16,204 00	21,574 63
Legal tender notes.....	15,000 00	10,000 00	10,000 00	5,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	4,500 00	4,500 00	4,500 00	4,500 00
Due from U. S. treasurer, other than 5% redemption fund.....		200 00		
Totals.....	\$540,294 61	\$525,607 07	\$489,735 71	\$476,635 01
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	23,000 00	22,000 00	22,000 00	22,000 00
Undivided profits.....	10,701 43	5,099 16	9,896 39	9,733 93
National bank notes outstanding.....	90,000 00	90,000 00	90,000 00	84,800 00
State bank notes outstanding.....				
Dividends unpaid.....	120 00	3,620 00	400 00	380 00
Individual deposits subject to check.....	174,535 64	164,243 21	163,965 28	147,773 97
Demand certificates of deposit.....	142,623 55	139,536 45	106,473 94	111,344 61
Time certificates of deposit.....				
Certified checks.....	300 00	1,068 25		802 50
Cashier's checks outstanding.....	14 00			
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$540,294 61	\$525,607 07	\$489,735 71	\$476,635 01

REPORT OF THE COMMISSIONER OF

No. 1731.

FIRST NATIONAL BANK, LAPEER.

H. K. WHITE, *President*; H. D. ROOD, *Vice President*; C. G. WHITE, *Cashier*; J. R. JOHNSON, *Assistant Cashier*.

DIRECTORS—H. K. White, H. D. Rood, S. R. White, P. White, C. G. White, E. Brownell, G. W. Rood.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$362,517 61	\$364,763 70	\$334,553 00	\$313,544 46
Overdrafts, secured and unsecured	10,841 58	11,555 63	13,636 08	11,511 52
U. S. bonds to secure circulation	25,500 00	25,500 00	25,500 00	25,500 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.	1,100 00	1,100 00	1,100 00	1,100 00
Due from approved reserve agents	26,183 46	19,767 24	15,051 95	16,866 30
Due from other national banks				
Due from state banks and bankers				
Banking house, furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned	16,888 92	16,888 92	16,336 95	16,184 07
Current expenses and taxes paid	1,299 11	2,173 30	1,137 85	
Premiums on U. S. bonds				
Checks and other cash items	1,510 13	496 40	2,823 86	1,900 61
Exchanges for clearing house				
Bills of other banks	7,595 00	1,300 00	1,180 00	2,490 00
Fractional paper currency, nickels and cents	643 33	855 79	700 69	476 98
Specie	16,300 00	17,700 00	14,500 00	19,780 00
Legal tender notes	7,980 00	10,313 00	7,165 00	3,176 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of cir- culation)	1,147 50	1,147 50	1,147 50	1,147 50
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$482,441 64	\$476,461 53	\$437,787 83	\$416,127 44
Liabilities.				
Capital stock paid in	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits	68,110 44	70,256 82	67,833 91	68,939 61
National bank notes outstanding	19,590 00	22,950 00	22,950 00	18,385 00
State bank notes outstanding				
Dividends unpaid				
Individual deposits subject to check	70,735 17	59,343 92	57,018 02	45,829 47
Demand certificates of deposit	136,115 33	136,063 83	163,965 04	162,687 69
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Due to other national banks				2,606 26
Due to state banks and bankers	37,890 70	37,947 45	21,430 86	17,729 38
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$482,441 64	\$476,461 53	\$437,787 83	\$416,127 44

No. 2773.

FIRST NATIONAL BANK, LUDINGTON.

THOS. B. LYON, *President*; AMOS BREINIG, *Vice President*; GEO. N. STRAY, *Cashier*;
A. D. WOODWARD, *Assistant Cashier*.

DIRECTORS—Thos. E. Lyon, Amos Breinig, Jas. E. Danaher, Marshall F. Butters, Frank Filer,
Geo. W. Roby, Geo. N. Stray.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$406,615 17	\$363,405 72	\$298,784 25	\$289,186 03
Overdrafts, secured and unsecured.....	164 57	153 62	1,015 01	239 72
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....	100 00	100 00	100 00	100 00
Stocks, securities, etc.....	19,079 00	19,920 00	25,920 00	22,920 00
Due from approved reserve agents.....	55,597 02	53,132 14	31,447 33	43,052 33
Due from other national banks.....	1,286 45	2,564 55	3,016 64	14,567 06
Due from state banks and bankers.....	432 20	5,531 96	3,001 00	46 25
Banking houses, furniture and fixtures.....	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate and mortgages owned.....	1,716 00	1,716 00	1,500 00	1,500 00
Current expenses and taxes paid.....	2,694 53	61 88	2,080 01	
Premiums on U. S. bonds.....	2,350 00	2,350 00	2,350 00	2,350 00
Checks and other cash items.....		610 82	25 39	
Exchanges for clearing house.....				
Bills of other banks.....	1,418 00	1,544 00	189 00	86 00
Fractional paper currency, nickels and cents.....	159 69	120 76	323 33	315 09
Specie.....	29,691 00	27,353 00	22,303 00	20,184 00
Legal tender notes.....	9,336 00	2,605 00	1,525 00	1,090 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$566,904 63	\$517,306 45	\$429,708 46	\$430,643 62
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	8,388 89	9,435 90	13,334 21	14,015 19
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	194,113 76	195,176 19	145,385 40	135,715 84
Demand certificates of deposit.....	219,752 03	180,304 36	137,988 35	143,414 59
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....	12,200 00			
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$566,904 63	\$517,306 45	\$429,708 46	\$430,643 62

REPORT OF THE COMMISSIONER OF

No. 2539.

FIRST NATIONAL BANK, MANISTEE.

T. J. RAMSDALL, *President*; JAS. DEMPSEY, *Vice President*; GEO. A. DUNHAM, *Cashier*.DIRECTORS—T. J. Ramsdell, J. Dempsey, E. N. Salling, R. R. Blacker, Wm. Wentz, E. G. Flier,
G. A. Dunham.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$965,883 72	\$755,569 54	\$620,088 43	\$688,605 14
Overdrafts, secured and unsecured	4,198 00	5,817 76	1,716 43	5,228 38
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.	46,087 91	54,087 91	56,825 00	72,105 00
Due from approved reserve agents.....	141,759 64	215,487 57	252,262 57	266,431 99
Due from other national banks.....	71,862 29	16,624 32	4,952 43	816 84
Due from state banks and bankers.....	1,591 65	2,044 97	1,056 69	289 87
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....			20,032 32	20,046 52
Current expenses and taxes paid.....				
Premiums on U. S. bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Checks and other cash items.....	475 92	1,163 71	713 86	1,249 21
Exchanges for clearing house.....				
Bills of other banks.....	21,307 00	49,238 00	82,264 00	13,725 00
Fractional paper currency, nickels and cents.....	130 61	242 80	713 46	187 79
Specie.....	55,778 75	56,087 75	86,929 50	60,187 00
Legal tender notes.....	5,833 90	8,883 00	9,640 00	11,136 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals	\$1,243,563 49	\$1,194,354 83	\$1,167,513 67	\$1,174,123 19
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	80,000 00	80,000 00	80,000 00	80,000 00
Undivided profits.....	10,303 99	2,870 83	4,152 59	11,281 77
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	654,373 96	679,645 76	689,782 44	679,022 22
Demand certificates of deposit.....	374,113 68	306,105 50	270,807 03	277,622 50
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....	83 33	83 33	166 66	
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	760 64	1,397 09	104 86	2,808 92
Due to state banks and bankers.....	1,427 89	1,842 32		892 78
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$1,243,563 49	\$1,194,354 83	\$1,167,513 67	\$1,174,123 19

THE BANKING DEPARTMENT.

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No. 2806.

THE MANISTEE NATIONAL BANK, MANISTEE.

LOUIS SANDS, *President*; WM. VINCENT, *Vice President*; GEO. M. BURR, *Cashier*.

DIRECTORS—A. J. Dovel, Louis Sands, L. W. Nuttall, Frank Firzlaff, Geo. M. Burr, J. C. Pomeroy,
A. Magnan, A. O. Wheeler, Wm. Vincent.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$431,226 24	\$398,777 05	\$336,945 29	\$355,183 54
Overdrafts, secured and unsecured	1,894 88	1,910 17	1,139 08	2,461 48
U. S. bonds to secure circulation	55,000 00	55,000 00	55,000 00	55,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.	8,375 06	8,375 06	8,375 06	8,375 06
Due from approved reserve agents	17,888 67	25,000 82	21,138 80	39,774 11
Due from other national banks	11,875 49	9,307 62	17,064 77	31,415 06
Due from state banks and bankers	7,715 26	10,620 08	16,398 41	14,198 05
Banking house, furniture and fixtures				
Other real estate and mortgages owned				
Current expenses and taxes paid				
Premiums on U. S. bonds				
Checks and other cash items	3,411 76	2,145 87	1,789 90	674 24
Exchanges for clearing house				
Bills of other banks	1,009 00	8,779 00	4,827 00	1,261 00
Fractional paper currency, nickels and cents	394 01	301 99	100 06	122 54
Specie	34,139 50	47,079 50	58,451 70	50,650 00
Legal tender notes	8,000 00	10,000 00	15,000 00	
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of circulation)	1,972 50	2,475 00	2,475 00	2,475 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$582,758 22	\$574,572 11	\$540,800 12	\$561,590 08
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits	8,283 83	6,092 82	10,412 99	12,282 99
National bank notes outstanding	28,700 00	48,450 00	49,500 00	47,500 00
State bank notes outstanding				
Dividends unpaid	70 00	2,265 00	120 00	96 00
Individual deposits subject to check	155,676 87	158,515 96	146,715 28	176,148 11
Demand certificates of deposit	202,520 27	183,727 48	158,668 07	149,189 16
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks	1,847 75	421 36	194 12	277 07
Due to state banks and bankers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$582,758 22	\$574,572 11	\$540,800 12	\$561,590 08

No. 390.

FIRST NATIONAL BANK, MARQUETTE.

PETER WHITE, *President*; E. H. TOWAR, *Vice President*; F. J. JENNISON, *Cashier*.

DIRECTORS—Peter White, E. H. Towar, A. Kidder, J. M. Longyear, J. G. Reynolds.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$481,672 31	\$424,505 26	\$418,695 88	\$410,417 38
Overdrafts, secured and unsecured	2,750 60	1,529 86	1,483 18	751 69
U. S. bonds to secure circulation.....	137,500 00	137,500 00	137,500 00	137,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand	1,000 00	1,000 00	2,000 00	3,000 00
Stocks, securities, etc.	103,029 93	91,096 13	88,313 72	84,928 57
Due from approved reserve agents.....	4,582 48	22,889 04	143 72	7,665 37
Due from other national banks.....				
Due from state banks and bankers.....	16,695 58	21,665 81	22,258 78	15,563 83
Banking house, furniture and fixtures.....	40,324 00	40,324 00	40,324 00	43,324 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid	2,969 51	2,539 26	4,106 28	
Premiums on U. S. bonds.....	15,603 13	15,603 13	15,603 13	15,603 13
Checks and other cash items.....	4,893 84	8,413 63	7,585 15	7,792 72
Exchanges for clearing house.....				
Bills of other banks.....	6,540 00	5,395 00	4,115 00	2,810 00
Fractional paper currency, nickels and cents.....	311 06	194 00	176 98	208 08
Specie.....	20,118 40	33,902 80	27,201 80	25,908 80
Legal tender notes.....	19,627 00	16,181 00	16,341 00	10,870 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	6,187 50	6,187 50	6,187 50	6,187 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$863,806 34	\$828,426 52	\$792,042 62	\$772,595 52
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	60,000 00	60,000 00	60,000 00	60,000 00
Undivided profits.....	7,216 83	6,754 66	7,998 83	8,891 95
National bank notes outstanding.....	123,590 00	123,720 00	123,720 00	120,720 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	431,590 72	338,507 15	308,621 64	334,979 48
Demand certificates of deposit.....	82,584 26	146,120 61	134,785 83	94,499 03
Time certificates of deposit.....				
Certified checks.....				500 00
Cashier's checks outstanding.....	25 00	117 50	687 50	18 75
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	836 11	1,386 19	4,560 32	281 16
Due to state banks and bankers.....	8,012 92	1,820 41	1,668 50	2,725 15
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$863,806 34	\$828,426 52	\$792,042 62	\$772,595 52

No. 1515.

FIRST NATIONAL BANK, MARSHALL.

CHAS. T. GORHAM, *President*; S. H. GORHAM, *Vice President*; C. E. GORHAM, *Cashier*.DIRECTORS—C. T. Gorham, J. L. Dobbins, S. H. Gorham, T. G. Alvord, C. E. Gorham, L. F. Page,
H. E. Winsor.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$212,285 83	\$176,010 09	\$169,281 89	\$163,988 55
Overdrafts, secured and unsecured.....	4,401 87	3,673 05	2,781 77	4,906 33
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	104,885 62	111,882 95	105,332 95	105,338 33
Due from approved reserve agents.....	23,060 79	37,845 98	16,619 47	\$7,134 76
Due from other national banks.....	10,384 89	17,892 76	13,114 78	10,517 60
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	11,800 00	11,800 00	11,800 00	11,800 00
Other real estate and mortgages owned.....	23,612 71	23,612 71	23,612 71	21,608 86
Current expenses and taxes paid.....	2,865 89	146 40	1,728 81	\$,101 02
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,045 82	638 79	763 76	175 98
Exchanges for clearing house.....				
Bills of other banks.....	519 00	989 00	190 00	825 00
Fractional paper currency, nickels and cents.....	247 88	128 83	96 78	86 01
Specie.....	35,010 10	25,697 75	32,834 35	21,794 85
Legal tender notes.....	6,865 00	6,050 00	7,450 00	3,500 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals	\$463,109 90	\$441,998 28	\$411,735 72	\$410,847 29
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	47,657 01	42,664 29	43,668 08	50,533 44
National bank notes outstanding.....	22,000 00	22,500 00	22,000 00	22,000 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	148,552 52	137,472 68	111,568 52	108,948 27
Demand certificates of deposit.....	44,900 37	39,356 31	84,499 12	29,865 58
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$463,109 90	\$441,998 28	\$411,735 72	\$410,847 29

No. 3256.

FIRST NATIONAL BANK, MENOMINEE.

S. M. STEPHENSON, *President*; AUGUSTUS SPIES, *Vice President*; G. A. BLESCHE, *Cashier*; T. E. HICKS, *Assistant Cashier*.

DIRECTORS—S. M. Stephenson, A. Spies, G. A. Bleach, Jno. Henes, I. Stephenson, Jr., J. H. Walton, C. S. Brown, M. A. Dunning, Chas. I. Cook.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$564,731 45	\$503,681 37	\$378,171 44	\$429,090 72
Overdrafts, secured and unsecured.....	266 33	273 65	252 95	45 75
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....		8,800 00	8,800 00	8,800 00
Due from approved reserve agents.....	62,685 92	22,477 84	50,935 08	72,942 74
Due from other national banks.....	4,021 16	11,537 76	3,119 69	1,853 08
Due from state banks and bankers.....	334 81		172 69	
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....				
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,234 14	526 99	1,696 75	731 31
Exchanges for clearing house.....				
Bills of other banks.....	6,700 00	2,500 00	4,700 00	1,500 00
Fractional paper currency, nickels and cents.....	600 73	800 19	400 76	503 23
Specie.....	62,759 00	49,335 00	60,047 00	42,466 00
Legal tender notes.....	10,000 00	6,000 00	14,200 00	6,500 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (½ of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than ½ redemption fund.....		500 00		500 00
Totals.....	\$739,461 54	\$632,362 33	\$548,633 31	\$591,056 87
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits.....	10,637 87	10,544 17	16,134 63	18,417 25
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....		580 00		
Individual deposits subject to check.....	268,384 87	295,478 61	253,163 41	281,896 84
Demand certificates of deposit.....	208,342 82	157,732 75	124,999 51	133,925 39
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	2,642 81	4,259 70	1,096 06	3,027 30
Due to state banks and bankers.....	1,953 17	3,971 95	729 70	1,291 09
Notes and bills rediscounted.....		7,295 15		
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$739,461 54	\$632,362 33	\$548,633 31	\$591,056 87

No. 4454.

LUMBERMEN'S NATIONAL BANK, MENOMINEE.

A. A. CARPENTER, *President*; JOHN W. WELLS, *Vice President*; M. S. HARMON, *Cashier*.

DIRECTORS—Peter Sibensaler, A. A. Carpenter, John W. Wells, William Somerville, M. S. Harmon, W. F. N. Davis, C. H. Jones, A. B. Stryker, Joseph Fleisham, Jacob Leisen, Warren J. Davis.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$314,642 77	\$273,888 24	\$222,041 96	\$216,135 11
Overdrafts, secured and unsecured.....	756 58	187 96	223 50	264 88
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	7,500 00	6,000 00	6,000 00	
Due from approved reserve agents.....	23,106 13	17,257 55	15,130 82	13,326 28
Due from other national banks.....	5,421 58	2,750 32	1,848 98	8,101 00
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	19,882 00	19,957 80	19,957 80	19,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	3,729 88	1,197 29	2,061 00	511 28
Premiums on U. S. bonds.....				
Checks and other cash items.....			705 87	1,038 52
Exchanges for clearing house.....				
Bills of other banks.....	30,391 44	19,051 48	2,965 00	3,786 00
Fractional paper currency, nickels and cents.....			223 78	400 28
Specie.....			11,088 55	10,718 00
Legal tender notes.....			10,000 00	8,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$481,555 38	\$366,335 09	\$318,500 11	\$308,006 45
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	9,580 74	10,707 55	13,388 77	5,416 09
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....	50 00	50 00		270 00
Individual deposits subject to check.....	154,054 61	94,817 17	108,915 54	96,035 47
Demand certificates of deposit.....	25,469 50	20,090 68	9,597 00	9,512 00
Time certificates of deposit.....	67,373 80	58,754 84	18,961 03	21,719 85
Certified checks.....		60 00		2,308 04
Cashier's checks outstanding.....	1,500 00		9 05	250 00
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	1,076 73	9,404 85	148 73	
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$481,555 38	\$366,335 09	\$318,500 11	\$308,006 45

REPORT OF THE COMMISSIONER OF

No. 1587.

FIRST NATIONAL BANK, MONROE.

GEORGE SPALDING, *President*; HARRY A. CONANT, *Vice President*; GEORGE L. LITTLE, *Cashier*.

DIRECTORS—Geo. Spalding, H. A. Conant, John R. Ranch, Chas. R. Wing, Geo. L. Little.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$126,589 23	\$117,013 73	\$106,908 86	\$96,788 86
Overdrafts, secured and unsecured.....	1,358 69	391 90	56 18	937 33
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....	300 00	300 00	300 00	300 00
Stocks, securities, etc.....	5,550 00	5,550 00	4,575 00	4,575 00
Due from approved reserve agents.....	16,201 10	14,939 24	5,167 22	21,791 98
Due from other national banks.....	680 92	3,063 11	568 47	2,919 10
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	8,085 85	8,085 85	8,094 35	8,163 33
Other real estate and mortgages owned.....	3,500 00	3,500 00	3,500 00	3,500 00
Current expenses and taxes paid.....	1,453 19	9 29	1,040 69	
Premiums on U. S. bonds.....	1,875 00	1,875 00	1,875 00	1,875 00
Checks and other cash items.....	696 45	118 68	270 37	1,022 15
Exchanges for clearing house.....				
Bills of other banks.....	1,604 00	313 00	208 00	465 00
Fractional paper currency, nickels and cents.....	97 37	111 85	166 69	123 44
Specie.....	7,123 16	11,984 41	17,107 91	20,979 15
Legal tender notes.....	5,750 00	9,800 00	5,750 00	4,100 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				8 89
Totals.....	\$194,025 46	\$189,878 06	\$168,676 22	\$180,611 53
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	11,000 00	11,000 00	11,000 00	11,000 00
Undivided profits.....	5,147 87	2,046 97	8,353 37	8,658 23
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	10,950 00
State bank notes outstanding.....				
Dividends unpaid.....		570 50	28 00	
Individual deposits subject to check.....	63,715 38	64,379 10	54,305 05	65,117 02
Demand certificates of deposit.....	47,562 21	50,212 43	38,589 90	39,336 07
Time certificates of deposit.....				
Certified checks.....	350 00			310 33
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....		219 01		239 73
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$194,025 46	\$189,878 06	\$168,676 22	\$180,611 53

No. 3215.

FIRST NATIONAL BANK, MT. PLEASANT.

ROBERT M. STEEL, *President*; FORDYCE W. CARR, *Vice President*; D. SCOTT PARTRIDGE, *Cashier*;
ELTON J. VAN LEEUEN, *Assistant Cashier*.

DIRECTORS—Robert M. Steel, Fordyce W. Carr, George A. Steel, Isaac A. Fancher, George L. Granger.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$141,825 78	\$182,839 26	\$104,856 41	\$97,997 68
Overdrafts, secured and unsecured	774 62	1,485 63	658 44	595 27
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits				
U. S. bonds on hand	2,425 15	2,609 99	2,602 84	2,771 71
Stocks, securities, etc.	5,799 84	12,118 35	9,841 65	3,004 52
Due from approved reserve agents	896 98		26 80	
Due from other national banks				
Due from state banks and bankers	45 90	28 87	92 25	107 45
Banking houses, furniture and fixtures	12,709 90	12,709 90	12,709 90	12,769 90
Other real estate and mortgages owned	7,753 45	7,758 45	9,801 98	9,801 98
Current expenses and taxes paid	2,029 56	2,524 60	1,168 24	
Premiums on U. S. bonds	1,466 00	1,466 00	1,400 00	1,400 00
Checks and other cash items	646 52	656 18	457 95	851 83
Exchanges for clearing house				
Bills of other banks	185 00	5 00	5 00	145 00
Fractional paper currency, nickels and cents	7 09	23 14	128 89	181 61
Specie	1,804 10	1,871 20	1,453 60	2,475 25
Legal tender notes	9,066 00	4,120 00	5,510 00	5,525 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of circulation)	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund		500 00		200 00
Totals	\$300,448 84	\$194,073 04	\$168,576 43	\$150,409 58
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits	11,918 71	14,014 53	10,370 09	9,800 49
National bank notes outstanding	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding				
Dividends unpaid			2,000 00	
Individual deposits subject to check	44,491 67	46,041 07	27,716 26	22,242 87
Demand certificates of deposit	60,890 18	56,526 16	50,606 39	46,905 46
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers		841 28		210 76
Due to other national banks				
Due to state banks and bankers				
Notes and bills rediscounted	11,897 78	5,899 95	1,483 69	
Bills payable				
Liabilities other than those above stated				
Totals	\$300,448 84	\$194,073 04	\$168,576 43	\$150,409 58

REPORT OF THE COMMISSIONER OF

No. 4398.

HACKLEY NATIONAL BANK, MUSKOGON.

C. H. HACKLEY, *President*; C. T. HILLS, *Vice President*; GEO. A. ABBOTT, *Cashier*.

DIRECTORS—C. H. Hackley, L. G. Mason, C. T. Hills, Luther Whitney, Thos. Hume, Thos. Munroe, Geo. A. Abbott.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$355,458 18	\$308,140 28	\$520,480 70	\$480,823 00
Overdrafts, secured and unsecured	5,219 07	2,401 43	1,212 22	2,589 12
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.				
Due from approved reserve agents	68,708 18	46,092 20	29,833 09	37,059 28
Due from other national banks	4,709 24		832 90	1,547 11
Due from state banks and bankers	40 74	58 87	722 28	76 81
Banking house, furniture and fixtures	39,372 24	39,372 24	39,372 24	39,372 24
Other real estate and mortgages owned				
Current expenses and taxes paid	8,116 81	252 80	6,626 13	
Premiums on U. S. bonds	2,000 00	2,500 00	2,500 00	2,500 00
Checks and other cash items	4,045 40	9,758 52	9,887 88	7,359 99
Exchanges for clearing house				
Bills of other banks	7,506 00	11,154 00	16,040 00	15,450 00
Fractional paper currency, nickels and cents	522 54	422 28	581 57	603 53
Specie	40,871 00	38,309 50	37,746 60	30,873 00
Legal tender notes	18,000 00	20,000 00	20,000 00	20,000 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of cir- culation)	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$906,794 13	\$799,586 62	\$711,280 56	\$664,879 68
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits	84,883 18	28,871 48	32,130 86	31,871 46
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding				
Dividends unpaid		100 00		
Individual deposits subject to check	207,849 62	162,997 82	135,884 12	138,596 27
Demand certificates of deposit	490,239 85	422,622 39	352,686 86	324,102 00
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks	1,551 48	3,429 44	7,965 78	2,209 95
Due to state banks and bankers				
Notes and bills rediscounted		9,065 49	10,115 99	
Bills payable				
Liabilities other than those above stated				
Totals	\$906,794 13	\$799,586 62	\$711,280 56	\$664,879 68

No. 4840.

NATIONAL LUMBERMEN'S BANK, MUSKEGON.

A. V. MANN, *President*; ALEX. RODGERS, *Vice President*; C. H. HACKLEY, *Second Vice President*;
C. C. BILLINGHURST, *Cashier*.

DIRECTORS—A. V. Mann, Alex. Rodgers, Wesley H. Wood, D. D. Erwin, C. H. Hackley, John W. Blodgett,
C. C. Billingshurst.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$544,892 44	\$500,890 81	\$437,425 12	\$418,211 64
Overdrafts, secured and unsecured	2,935 68	1,864 88	1,488 88	1,464 48
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.				
Due from approved reserve agents	28,072 44	28,978 80	8,507 22	23,817 95
Due from other national banks	57 94		661 44	1,960 92
Due from state banks and bankers	918 01	1,520 49	1,167 70	808 98
Banking house, furniture and fixtures	12,000 00	12,000 00	12,000 00	12,000 00
Other real estate and mortgages owned				
Current expenses and taxes paid	3,285 71	107 72	5,356 20	
Premiums on U. S. bonds	3,875 00	2,725 00	2,725 00	2,725 00
Checks and other cash items	2,128 84		2,252 59	2,548 21
Exchanges for clearing house		4,394 36		
Bills of other banks	22,018 00	16,512 00	11,665 00	14,079 00
Fractional paper currency, nickels and cents	190 29	257 63	277 28	86 08
Specie	26,514 03	24,180 83	26,490 58	27,748 08
Legal tender notes	18,500 00	24,500 00	25,000 00	25,000 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of cir- culation)	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$690,828 38	\$653,997 02	\$556,141 98	\$556,070 22
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits	12,045 79	7,618 87	12,291 53	10,846 40
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding				
Dividends unpaid		200 00		
Individual deposits subject to check	131,578 48	104,070 80	73,247 05	97,830 40
Demand certificates of deposit	364,930 40	217,741 04	292,247 72	208,564 95
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks	34,770 71	30,868 31	11,855 68	4,025 47
Due to state banks and bankers				
Notes and bills rediscounted		46,000 00	20,000 00	2,500 00
Bills payable				
Liabilities other than those above stated				
Totals	\$690,828 38	\$653,997 02	\$556,141 98	\$556,070 22

No. 3088.

MERCHANTS' NATIONAL BANK, MUSKEGON.

JNO. TORRENT, *President*; P. A. DUCY, *Vice President*; H. O. LANGE, *Cashier*.

DIRECTORS—Fred Torrent, C. W. Sessions, H. O. Lange, John Torrent, P. A. Ducey.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$279,517 87	\$286,372 39	\$287,277 61	\$247,255 57
Overdrafts, secured and unsecured.....	7,000 74	2,229 82	17,898 88	14,057 42
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	27,761 26	27,761 26	27,761 26	27,786 13
Due from approved reserve agents.....	5,312 24	10,438 70	7,065 63	13,818 23
Due from other national banks.....		2,412 57	100 00	184 60
Due from state banks and bankers.....				100 00
Banking house, furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned.....	1,125 00			
Current expenses and taxes paid.....	2,282 54	17 96	3,647 80	
Premiums on U. S. bonds.....				
Checks and other cash items.....	3,176 61	612 54	1,430 61	3,870 54
Exchanges for clearing house.....				
Bills of other banks.....	2,470 00	450 00	680 00	1,304 06
Fractional paper currency, nickels and cents.....	283 84	210 01	893 10	185 74
Specie.....	11,391 80	10,712 05	9,382 10	5,403 90
Legal tender notes.....	4,450 00	2,250 00	6,450 00	3,400 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$374,796 40	\$372,590 30	\$361,181 99	\$345,891 08
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	6,710 48	7,060 39	8,590 54	5,121 17
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	99,058 95	71,934 01	88,067 51	58,348 89
Demand certificates of deposit.....	78,526 53	75,269 84	59,415 06	58,669 15
Time certificates of deposit.....				
Certified checks.....				200 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	1,800 44		1,040 80	
Due to state banks and bankers.....				
Notes and bills rediscounted.....	21,700 00	45,826 56	31,328 58	51,066 82
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$374,796 40	\$372,590 30	\$361,181 99	\$345,891 08

No. 4125.

UNION NATIONAL BANK, MUSKEGON.

MATTHEW WILSON, *President*; LOUIS KANITZ, *Vice President*; WM B. McLAUGHLIN, *Cashier*.

DIRECTORS—Hugh Park, Jno. J. Howden, Geo. J. Tillotson, Wm. G. Watson, Wm. B. McLaughlin, Matthew Wilson, Louis Kanitz.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$319,206 39	\$289,609 77	\$252,569 15	\$227,850 37
Overdrafts, secured and unsecured.....	5,078 02	1,766 21	2,315 54	1,441 12
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	22,408 21	20,550 92	5,908 76	21,908 24
Due from other national banks.....	3,396 96	2,219 97	1,565 47	3,690 49
Due from state banks and bankers.....	1,079 50	421 64	1,100 00	61 08
Banking house, furniture and fixtures.....	3,300 00	3,300 00	3,300 00	3,300 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,715 74	178 61	4,728 40	5,603 42
Premiums on U. S. bonds.....				
Checks and other cash items.....	3,666 59	1,288 40	1,344 45	3,061 82
Exchanges for clearing house.....				
Bills of other banks.....	10,625 75	3,612 00	3,694 00	7,554 00
Fractional paper currency, nickels and cents.....	1,324 99	1,151 26	1,588 54	1,381 83
Specie.....	19,908 19	16,011 54	11,609 19	12,900 74
Legal tender notes.....				
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....		800 00		
Totals.....	\$418,825 36	\$367,035 32	\$315,848 50	\$314,168 06
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	16,300 00	16,750 00	16,750 00	16,750 00
Undivided profits.....	5,222 28	554 68	2,355 69	4,516 53
National bank notes outstanding.....	21,800 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....		276 00	16 00	16 00
Individual deposits subject to check.....	137,472 57	100,505 37	91,839 92	83,496 56
Demand certificates of deposit.....	78,880 66	66,683 28	45,429 51	43,294 52
Time certificates of deposit.....		500 00		
Certified checks.....	500 00		500 00	500 00
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	8,586 59	2,086 53	2,117 39	4,408 52
Due to state banks and bankers.....		305 43	6 00	
Notes and bills rediscounted.....	55,063 26	56,874 08	30,828 99	33,746 96
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$418,825 36	\$367,035 32	\$315,848 50	\$314,168 06

REPORT OF THE COMMISSIONER OF

No. 3717.

FIRST NATIONAL BANK, NEGAUNEE.

A. MAITLAND, *President*; SAMUEL MITCHELL, *Vice President*; T. C. YATES, *Cashier*.

DIRECTORS—E. R. Hall, A. B. Miner, C. H. Hall, Sam'l Mitchell, J. B. Mass, A. Maitland, G. B. Mitchell.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$234,686 06	\$314,194 82	\$321,371 50	\$241,176 08
Overdrafts, secured and unsecured	23 16	63 12		10 00
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.	5,981 25	4,981 25	4,981 25	4,981 25
Due from approved reserve agents	79,822 61	120,881 94	13,560 65	22,215 18
Due from other national banks	886 58	367 61	4,661 56	90 87
Due from state banks and bankers	259 14	171 47	1,419 72	
Banking house, furniture and fixtures	1,360 00	1,360 00	1,360 00	1,360 00
Other real estate and mortgages owned				
Current expenses and taxes paid	26 04	127 22	20 11	38 56
Premiums on U. S. bonds				
Checks and other cash items	74 58	506 96	643 22	146 48
Exchanges for clearing house				
Bills of other banks	1,500 00	3,500 00	7,500 00	1,500 00
Fractional paper currency, nickels and cents	49 71	89 96	101 51	125 56
Specie	26,480 00	51,280 00	61,487 00	17,910 00
Legal tender notes	4,000 00	10,350 00	10,400 00	2,789 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of circulation)	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$458,101 57	\$420,866 85	\$340,909 02	\$306,340 43
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	25,000 00	27,500 00	27,500 00	27,500 00
Undivided profits	6,566 96	726 19	5,598 76	6,289 40
National bank notes outstanding	11,250 00	10,250 00	11,250 00	11,250 00
State bank notes outstanding				
Dividends unpaid		400 00		
Individual deposits subject to check	\$54,066 87	\$23,791 82	\$42,186 27	\$61,502 66
Demand certificates of deposit	9,291 79	7,015 34	5,529 59	7,458 97
Time certificates of deposit				
Certified checks	860 00	277 50	315 87	155 00
Cashier's checks outstanding				
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks	808 09	625 68		2,078 35
Due to state banks and bankers	660 86	280 82	581 53	106 06
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$458,101 57	\$420,866 85	\$340,909 02	\$306,340 43

No. 1761.

FIRST NATIONAL BANK, NILES.

W. K. LACEY, *President*; H. LARDNER, *Vice President*; CHAS. A. JOHNSON, *Cashier*; GEO. W. JACKSON, *Assistant Cashier*.

DIRECTORS—W. K. Lacey, Henry Lardner, Peter Womer, Geo. W. Dougan, Silas Ireland, W. Wirt Stevens, Chas. A. Johnson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$312,106 08	\$279,068 56	\$255,099 45	\$265,074 81
Overdrafts, secured and unsecured	5,264 22		4,277 15	4,445 61
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.	32,885 00	32,959 00	32,959 00	32,959 00
Due from approved reserve agents	1,593 83		14,572 53	17,928 71
Due from other national banks	10,484 13	16,984 99	10,912 10	10,291 83
Due from state banks and bankers				
Banking house, furniture and fixtures	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate and mortgages owned	8,176 29	4,762 29	4,762 29	4,756 60
Current expenses and taxes paid	1,748 80	88 46	1,508 61	
Premiums on U. S. bonds				
Checks and other cash items	480 06		267 06	981 42
Exchanges for clearing house				
Bills of other banks	1,555 00	19,857 47	671 00	1,675 00
Fractional paper currency, nickels and cents	120 95		129 62	71 41
Specie	12,450 30		4,503 50	5,589 15
Legal tender notes	8,000 00		7,550 00	11,200 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of circulation)	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund				10 00
Totals.....	\$428,883 61	\$387,795 77	\$370,332 91	\$394,248 04
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	25,000 00		25,000 00	25,000 00
Undivided profits	15,321 75	34,921 98	8,549 63	8,460 48
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding				
Dividends unpaid	100 00	20 00	8,180 00	1,868 00
Individual deposits subject to check	72,339 72	225,353 91	70,675 06	75,315 40
Demand certificates of deposit	165,904 22		140,448 22	149,170 14
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Due to other national banks	2,717 92			8,630 00
Due to state banks and bankers				
Notes and bills rediscounted	5,000 00	5,000 00		3,804 02
Bills payable				
Liabilities other than those above stated				
Totals.....	\$428,883 61	\$387,795 77	\$370,332 91	\$394,248 04

REPORT OF THE COMMISSIONER OF

No. 1886.

CITIZENS' NATIONAL BANK, NILES.

A. G. GAGE, *President*; I. P. HUTTON, *Vice President*; E. F. WOODCOCK, *Cashier*; W. M. HUTTON, *Assistant Cashier*.

DIRECTORS—A. G. Gage, I. P. Hutton, E. F. Woodcock, J. H. Richardson, J. L. Reddick, H. M. Dean, L. E. Wood, L. H. Besson, W. S. Millard.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$215,384 36	\$179,152 96	\$107,804 77	\$101,597 16
Overdrafts, secured and unsecured.....	4,887 57	758 27	108 11	69 76
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	10,000 00	15,000 00	25,000 00	25,000 00
Due from approved reserve agents.....	8,819 04	838 83	880 40	8,102 76
Due from other national banks.....				
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate and mortgages owned.....	14,354 68	14,354 68	16,354 68	16,354 68
Current expenses and taxes paid.....	434 80	1,449 83	2,963 41	1,870 58
Premiums on U. S. bonds.....	6,000 00	6,000 00	6,000 00	6,000 00
Checks and other cash items.....	2,830 78	164 43	59 48	37 16
Exchanges for clearing house.....				
Bills of other banks.....	22,868 00		1,850 00	1,454 00
Fractional paper currency, nickels and cents.....	331 08	326 88	119 12	141 85
Specie.....	2,424 00	6,823 40	5,753 55	12,153 40
Legal tender notes.....		4,014 00	5,000 00	2,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	663 50	2,250 00	1,750 00	650 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals	\$354,787 21	\$296,698 77	\$239,185 52	\$236,431 30
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits.....	190 83	839 51	2,145 42	666 76
National bank notes outstanding.....	44,980 00	45,000 00	45,000 00	45,000 00
State bank notes outstanding.....				
Dividends unpaid.....	2,500 00	590 00	590 00	590 00
Individual deposits subject to check.....	46,888 41	45,008 10	25,797 00	35,635 59
Demand certificates of deposit.....	193,217 97	139,137 48	88,289 04	89,538 95
Time certificates of deposit.....				
Certified checks.....			60 00	
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....		68 70		
Due to state banks and bankers.....				
Notes and bills rediscounted.....	12,500 00	1,500 00	12,254 06	
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$354,787 21	\$296,698 77	\$239,185 52	\$236,431 30

No. 3264.

FIRST NATIONAL BANK, OVID.

R. M. STEEL, *President*; E. DeCAMP, *Vice President*; H. N. KEYS, *Cashier*.

DIRECTORS—R. M. Steel, E. DeCAMP, H. A. Potter, N. J. Clark, W. R. Shaw, H. F. Harris, J. E. Gerow.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$157,272 30	\$147,218 72	\$181,169 85	\$124,354 24
Overdrafts, secured and unsecured.....	2,168 44	2,165 83	3,079 87	180 56
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	10,088 57	9,782 88	3,973 23	12,094 97
Due from other national banks.....	1,956 37	243 04	683 59	2,323 20
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	7,953 00	7,953 00	7,953 00	7,953 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,250 22	116 23	1,179 78	1,610 65
Premiums on U. S. bonds.....	1,500 00	1,500 00	1,500 00	1,500 00
Checks and other cash items.....	438 67	17 30		
Exchanges for clearing house.....				
Bills of other banks.....		40 00	75 00	220 00
Fractional paper currency, nickels and cents.....	166 16	128 46	49 52	71 53
Specie.....	2,871 30	2,151 10	2,795 25	2,064 35
Legal tender notes.....	7,690 00	4,067 00	5,755 00	8,453 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	562 50	562 50	562 20	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$206,337 53	\$188,445 76	\$171,195 79	\$174,098 00
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	3,078 92	1,538 70	2,357 43	3,740 52
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding.....				
Dividends unpaid.....		2,000 00	1,320 00	
Individual deposits subject to check.....	31,585 59	27,736 96	25,324 18	38,665 79
Demand certificates of deposit.....	95,057 58	80,321 10	59,044 18	54,688 16
Time certificates of deposit.....				
Certified checks.....				758 53
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....			2,000 00	
Due to state banks and bankers.....				
Notes and bills rediscounted.....	5,465 49	5,550 00	5,000 00	5,000 00
Bills payable.....			5,000 00	5,000 00
Liabilities other than those above stated.....				
Totals.....	\$206,337 53	\$188,445 76	\$171,195 79	\$174,098 00

REPORT OF THE COMMISSIONER OF

No. 1521.

FIRST NATIONAL BANK, PAW PAW.

E. SMITH, *President*; H. M. OLNEY, *Vice President*; E. F. PARKS, *Cashier*.DIRECTORS—E. Smith, A. B. Copley, H. M. Olney, E. F. Parks, R. W. Broughton, David Woodman,
W. R. Hawkins.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$219,310 89	\$214,173 13	\$197,339 24	\$197,354 87
Overdrafts, secured and unsecured.....	310 91	21 88	618 41	778 78
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	6,772 03	10,297 80	2,910 18	16,874 99
Due from other national banks.....	1,986 74	149 30	612 88	565 77
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate and mortgages owned.....	7,800 00	7,800 00	7,800 00	7,800 00
Current expenses and taxes paid.....	1,073 30	161 35	852 64	1,318 24
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Checks and other cash items.....	233 35	84 03	79 54	33 80
Exchanges for clearing house.....				
Bills of other banks.....	352 00	1,148 00	1,047 00	620 00
Fractional paper currency, nickels and cents.....	150 00	129 87	111 91	90 75
Specie.....	4,970 80	5,087 70	6,196 00	6,611 00
Legal tender notes.....	8,200 00	7,000 00	10,300 00	2,100 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemp- tion fund.....				
Totals.....	\$279,299 02	\$279,127 81	\$261,492 80	\$267,273 20
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	17,000 00	17,800 00	17,600 00	17,900 00
Undivided profits.....	8,197 91	3,889 00	6,856 25	9,890 21
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....		764 00		
Individual deposits subject to check.....	17,615 36	16,689 95	14,483 22	18,566 88
Demand certificates of deposit.....	107,868 35	117,734 86	100,532 73	98,716 61
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	1,117 40			
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....	5,000 00			
Liabilities other than those above stated.....				
Totals.....	\$279,299 02	\$279,127 81	\$261,492 80	\$267,273 20

No. 4649.

FIRST NATIONAL EXCHANGE BANK, PLYMOUTH.

R. C. SAFFORD, *President*; E. W. CHAFFEE, *Vice President*; O. A. FRAZER, *Cashier*.

DIRECTORS—R. C. Safford, E. W. Chaffee, W. H. Hoyt, Peter Gaydee, A. M. Potter, C. W. Root, D. D. Allen.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.*	Report of Dec. 19.*
Loans and discounts.....	\$105,811 23	\$114,877 15		
Overdrafts, secured and unsecured.....	100 34	289 95		
U. S. bonds to secure circulation.....	12,500 00	12,500 00		
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	20,239 65	14,840 48		
Due from other national banks.....				
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	5,180 24	2,734 78		
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	543 95	56 25		
Premiums on U. S. bonds.....	1,875 00	1,875 00		
Checks and other cash items.....	28 28			
Exchanges for clearing house.....				
Bills of other banks.....	180 00	2,197 00		
Fractional paper currency, nickels and cents.....	94	3 23		
Specie.....	3,872 60	3,768 75		
Legal tender notes.....	1,000 00	1,800 00		
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	562 50	562 50		
Due from U. S. treasurer, other than 5% redemption fund.....	87 50	537 50		
Totals.....	\$151,127 23	\$154,820 54		
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00		
Surplus fund.....		1,000 00		
Undivided profits.....	3,870 17	2,623 11		
National bank notes outstanding.....	11,250 00	11,250 00		
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	20,785 70	24,987 23		
Demand certificates of deposit.....	65,221 85	64,900 15		
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$151,127 23	\$154,820 54		

* No reports received.

REPORT OF THE COMMISSIONER OF

No. 3388.

PONTIAC NATIONAL BANK, PONTIAC.

WM. G. HINMAN, *President*; B. F. ELWOOD, *Vice President*; ALBE LULL, *Cashier*.

DIRECTORS—Wm. G. Hinman, T. N. Turk, B. F. Elwood, A. G. Hunt, M. S. Brewer, P. A. Hitchcock, A. Lull.

Resources.	Report of May 4.	Report of July 12.*	Report of Oct. 3.*	Report of Dec. 19.
Loans and discounts.....	\$263,649 62			\$251,249 37
Overdrafts, secured and unsecured.....	2,593 01			3,354 84
U. S. bonds to secure circulation.....	25,000 00			25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	13,234 21			19,188 15
Due from other national banks.....	6,260 62			7,406 95
Due from state banks and bankers.....	6 17			146 63
Banking house, furniture and fixtures.....	10,975 97			10,975 97
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,641 70			
Premiums on U. S. bonds.....	3,400 00			3,250 00
Checks and other cash items.....	3,225 00			1,067 45
Exchanges for clearing house, interest paid.....	291 32			
Bills of other banks.....	767 00			1,086 00
Fractional paper currency, nickels and cents.....	37 49			15 43
Specie.....	8,998 84			13,135 55
Legal tender notes.....	5,000 00			4,147 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00			1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$346,883 45			\$340,947 34
Liabilities.				
Capital stock paid in.....	\$100,000 00			\$100,000 00
Surplus fund.....	16,000 00			16,000 00
Undivided profits.....	7,467 84			7,001 74
National bank notes outstanding.....	22,500 00			22,500 00
State bank notes outstanding.....				
Dividends unpaid.....	40 00			40 00
Individual deposits subject to check.....	55,438 26			65,545 64
Demand certificates of deposit.....	124,872 50			128,269 51
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	1,064 75			1,590 45
Due to state banks and bankers.....				
Notes and bills rediscounted.....	11,000 00			
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$346,883 45			\$340,947 34

* No reports received.

No. 4446.

FIRST NATIONAL EXCHANGE BANK, PORT HURON.

HENRY HOWARD, *President*; JAS. GOULDEN, *Vice President*; H. G. BARNUM, *Cashier*; JAS. BRADLEY, *Assistant Cashier*.

DIRECTORS—O'Brien J. Atkinson, Wm. Canham, Peter Hill, H. G. Barnum, Henry Howard, Jas. Goulden, J. E. Miller.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$511,289 79	\$458,930 85	\$467,981 80	\$447,878 82
Overdrafts, secured and unsecured.....	383 09	161 15	105 74	58 53
U. S. bonds to secure circulation.....	\$7,500 00	\$7,500 00	\$7,500 00	\$7,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand				
Stocks, securities, etc.	24,381 34	32,031 34	19,781 34	19,564 00
Due from approved reserve agents.....	66,674 47	116,541 76	64,945 59	78,524 87
Due from other national banks.....	183 82	817 99	310 00	155 00
Due from state banks and bankers.....	3,148 62	6,889 64	961 91	3,414 14
Banking house, furniture and fixtures.....	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate and mortgages owned.....	12,850 00	12,850 00	12,850 00	12,850 00
Current expenses and taxes paid	2,912 07		2,298 37	
Premiums on U. S. bonds.....	3,760 09	3,375 00	3,000 00	3,000 00
Checks and other cash items.....	4,621 90	1,014 03	10,272 56	5,425 11
Exchanges for clearing house.....	3,288 53	2,628 74	9,227 87	2,163 64
Bills of other banks.....	4,710 00	8,042 00	4,993 00	4,421 00
Fractional paper currency, nickels and cents.....	87 71	23 18	56 56	111 97
Specie.....	12,591 55	21,964 79	20,206 99	22,611 70
Legal tender notes.....	16,736 00	19,948 00	22,163 00	20,600 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,687 50	1,687 50	1,687 50	1,687 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$708,445 39	\$720,705 88	\$678,289 14	\$660,790 68
Liabilities.				
Capital stock paid in.....	\$135,000 00	\$135,000 00	\$135,000 00	\$135,000 00
Surplus fund.....	24,300 00	27,000 00	27,000 00	27,000 00
Undivided profits.....	25,676 64	16,481 28	25,141 97	27,771 81
National bank notes outstanding.....	38,750 00	33,250 00	38,745 00	33,750 00
State bank notes outstanding.....				
Dividends unpaid.....		600 00		
Individual deposits subject to check.....	\$81,792 08	409,646 69	\$86,802 98	347,982 65
Demand certificates of deposit.....	88,410 36	88,942 49	79,667 83	78,185 46
Time certificates of deposit.....				
Certified checks.....	300 00	4,000 00		
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....	9,216 36	10,835 42	10,931 36	11,101 26
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$708,445 39	\$720,705 88	\$678,289 14	\$660,790 68

No. 2550.

FIRST NATIONAL BANK, QUINCY.

C. H. WINCHESTER, *President*; J. H. JONES, *Vice President*; C. L. TRUESDELL, *Cashier*.

DIRECTORS—C. H. Winchester, J. H. Jones, C. L. Truesdell, E. B. Church, John Babcock, C. C. Sears, A. L. Bowen.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$92,494 58	\$81,808 47	\$75,402 46	\$83,745 85
Overdrafts, secured and unsecured.....	3,497 46	4,672 55	5,618 14	4,943 83
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	4,869 18	7,634 44	7,085 76	7,313 17
Due from other national banks.....			222 00	
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	2,869 95	2,869 95	2,869 95	2,869 95
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	801 10	54 88	604 08	1,043 54
Premiums on U. S. bonds.....				
Checks and other cash items.....	136 67	51 56	288 56	26 80
Exchanges for clearing house.....				
Bills of other banks.....	5,116 00	5,426 00	5,294 00	3,446 00
Fractional paper currency, nickels and cents.....	52 87	53 77	51 06	54 49
Specie.....	4,214 05	2,486 00	2,214 05	3,525 82
Legal tender notes.....	1,500 00	2,000 00	1,500 00	2,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$128,608 86	\$120,065 12	\$115,223 11	\$121,992 44
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	8,777 17	6,946 08	8,056 04	10,282 98
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding.....				
Dividends unpaid.....	60 00	20 00		
Individual deposits subject to check.....	28,118 51	24,212 09	22,984 06	24,272 13
Demand certificates of deposit.....	20,398 18	17,636 95	12,923 01	16,167 33
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$128,608 86	\$120,065 12	\$115,223 11	\$121,992 44

No. 4413.

FIRST NATIONAL BANK, REED CITY.

L. K. PARKHURST, *President*; J. W. PARKHURST, *Cashier*.

DIRECTORS—L. K. Parkhurst, J. W. Parkhurst, James M. Reed, J. B. Judkins, N. A. Stoddard.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$146,482 28	\$187,775 66	\$129,028 84	\$113,548 40
Overdrafts, secured and unsecured.....	4,126 00	965 04	966 06	587 71
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	2,000 00	2,000 00	2,965 09	2,342 66
Due from approved reserve agents.....	9,775 52	3,171 34	9,783 30	14,721 55
Due from other national banks.....		439 86	65 79	778 84
Due from state banks and bankers.....	6,968 04		2,144 10	5,270 75
Banking house, furniture and fixtures.....	9,190 64	9,080 00	9,000 00	9,000 00
Other real estate and mortgages owned.....	980 00	940 00	940 00	940 00
Current expenses and taxes paid.....	1,072 24	9 20	763 87	1,745 74
Premiums on U. S. bonds.....	2,000 00			
Checks and other cash items.....	1,401 00	2,105 91	965 49	
Exchanges for clearing house.....				
Bills of other banks.....	2,116 00	4,726 00	2,544 00	7,843 00
Fractional paper currency, nickels and cents.....	482 58	589 00	505 00	50 32
Specie.....	6,829 00	5,820 00	3,275 00	4,600 00
Legal tender notes.....	3,596 00	11,581 00	6,939 00	4,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	562 50	62 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$209,366 80	\$191,424 51	\$182,878 04	\$177,940 96
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	7,117 57	410 02	2,818 55	5,836 14
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding.....				
Dividends unpaid.....		108 00	108 00	
Individual deposits subject to check.....	61,504 58	52,066 41	51,988 98	58,748 56
Demand certificates of deposit.....	55,854 63	50,600 06	35,836 68	29,306 27
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	640 07		831 06	
Due to state banks and bankers.....			44 77	
Notes and bills rediscounted.....		17,000 00	21,000 00	12,800 00
Bills payable.....	10,000 00			
Liabilities other than those above stated.....				
Totals.....	\$209,366 80	\$191,424 51	\$182,878 04	\$177,940 96

REPORT OF THE COMMISSIONER OF

No. 354.

FIRST NATIONAL BANK, ROMEO.

JNO. H. BRABB, *President*; E. R. MATHEWS, *Vice President*; CHAS. M. TACKELS, *Cashier*.

DIRECTORS—John H. Brabb, Moses A. Giddings, Charles Burr, Harvey Mellen, Marvil J. Brabb, Enos R. Mathews, Edward C. Newberry, Henry S. Evans, Chas. M. Tackels.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$175,591 77	\$150,100 66	\$154,416 22	\$138,985 10
Overdrafts, secured and unsecured.....	408 38	2 74		
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	25,547 47	42,473 23	21,964 06	48,661 23
Due from other national banks.....		1,155 00	384 00	2,109 00
Due from State banks and bankers.....	67 40			
Banking house, furniture and fixtures.....	8,204 90	8,204 90	8,204 90	8,204 90
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	610 34	49 86	496 87	
Premiums on U. S. bonds.....				
Checks and other cash items.....	102 53	633 88	644 69	745 03
Exchanges for clearing house.....				
Bills of other banks.....	275 00	226 00	273 00	329 00
Fractional paper currency, nickels and cents.....	128 46	108 32	58 86	85 45
Specie.....	5,566 75	6,606 15	8,215 80	4,299 65
Legal tender notes.....	2,714 00	3,506 00	3,000 00	1,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$245,387 00	\$239,188 24	\$223,783 39	\$230,444 36
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits.....	6,493 10	2,581 78	4,615 14	6,238 61
National bank notes outstanding.....	20,500 00	20,500 00	20,500 00	19,900 00
State bank notes outstanding.....				
Dividends unpaid.....	80 00	931 25	180 00	
Individual deposits subject to check.....	63,884 72	64,290 71	46,982 96	54,440 76
Demand certificates of deposit.....	14,369 18	10,914 55	11,505 82	10,464 99
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$245,387 00	\$239,188 24	\$223,783 39	\$230,444 36

No. 2186.

CITIZENS' NATIONAL BANK, ROMEO.

E. W. GIDDINGS, *President*; JNO. SMITH, JR., *Vice President*; S. A. READE, *Cashier*; R. S. READE, *Assistant Cashier*.

DIRECTORS—Sam'l A. Reade, Jas. R. Moreland, N. Larzeller, A. Kennedy, U. Townsend, Rob't McKay, F. S. Crismon, Jno. Smith, Jr., E. W. Giddings.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$160,387 66	\$154,579 20	\$156,045 88	\$157,400 78
Overdrafts, secured and unsecured.....	101 85	80 52		92 70
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	15,089 68	9,603 45	11,007 69	16,438 71
Due from other national banks.....	37 00	59 50	12 00	232 72
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	9,400 00	9,400 00	9,400 00	9,400 00
Other real estate and mortgages owned.....	1,314 87	1,314 37	1,314 87	
Current expenses and taxes paid.....	598 66	25 75	538 46	766 07
Premiums on U. S. bonds.....				
Checks and other cash items.....	172 96	366 65	248 00	163 03
Exchanges for clearing house.....				
Bills of other banks.....	2,020 00	6,191 00	5,515 00	2,738 00
Fractional paper currency, nickels and cents.....	72 47	54 70	41 91	33 68
Specie.....	5,492 20	6,645 90	6,841 30	7,881 75
Legal tender notes.....				
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	625 00	905 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals	\$220,811 85	\$214,426 04	\$214,589 60	\$221,047 44
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	7,602 79	3,508 78	6,451 05	9,651 29
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....	494 00	4,279 00	1,009 00	
Individual deposits subject to check.....	70,214 56	64,143 31	64,829 55	68,896 15
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$220,811 85	\$214,426 04	\$214,589 60	\$221,047 44

No. 1768.

THE FIRST NATIONAL BANK OF SAGINAW, SAGINAW.

A. W. WRIGHT, *President*; A. P. BLISS, *Vice President*; T. W. STALKER, *Cashier*.

DIRECTORS—A. W. Wright, A. P. Bliss, W. T. Knowlton, Gordon Corning, C. H. Davis, Smith Palmer, J. H. Pearson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$452,371 93	\$486,906 25	\$425,448 85	\$419,188 88
Overdrafts, secured and unsecured	74 58	116 85	972 54	97 79
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.				
Due from approved reserve agents	54,689 34	65,013 04	43,033 00	115,449 12
Due from other national banks	8,228 80	13,437 67	8,507 70	5,971 92
Due from state banks and bankers	906 97	999 49	1,008 68	283 59
Banking house, furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate and mortgages owned				
Current expenses and taxes paid	2,808 78	550 03	4,755 14	5,984 58
Premiums on U. S. bonds	6,000 00	5,000 00	5,000 00	5,000 09
Checks and other cash items		157 34		64 77
Exchanges for clearing house				
Bills of other banks	7,580 00	15,446 00	7,788 00	6,263 00
Fractional paper currency, nickels and cents	91 25	103 14	212 66	144 81
Specie	18,814 05	18,574 00	21,452 50	24,794 55
Legal tender notes	11,550 00	12,225 00	16,350 00	13,475 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of cir- culation)	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemp- tion fund			223 63	
Totals	\$616,295 74	\$612,340 31	\$593,500 70	\$650,418 01
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits	22,228 20	19,047 26	22,288 44	22,228 86
National bank notes outstanding	48,750 00	44,200 00	44,400 00	48,010 00
State bank notes outstanding				
Dividends unpaid		97 50	95 00	82 50
Individual deposits subject to check	145,461 25	148,336 17	152,351 30	206,783 62
Demand certificates of deposit	261,901 28	258,358 88	233,562 48	237,534 16
Time certificates of deposit				
Certified checks				75 00
Cashier's checks outstanding	1,650 00			
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks	842 94	3,017 15	223 39	223 39
Due to state banks and bankers	1,062 07	283 85	580 09	485 48
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$616,295 74	\$612,340 31	\$593,500 70	\$650,418 01

No. 637.

FIRST NATIONAL BANK OF EAST SAGINAW, SAGINAW.

ERASTUS T. JUDD, *President*; JOHN W. HOWRY, *Vice President*; CLARENCE L. JUDD, *Cashier*;
CHAS. A. WOOD, *Assistant Cashier*.

DIRECTORS—Erastus T. Judd, John W. Howry, Jno. S. Estabrook, Willis H. Gilbert, H. Kirk Howry,
Clarence L. Judd, B. F. Webster.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$526,709 74	\$504,561 52	\$456,269 87	\$460,246 21
Overdrafts, secured and unsecured	2,265 13	1,406 63	1,235 23	1,063 89
U. S. bonds to secure circulation	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.				
Due from approved reserve agents	12,096 84	28,444 02	31,061 56	27,058 94
Due from other national banks	5,707 10	9,974 94	6,751 08	2,632 44
Due from state banks and bankers	2,045 88	6,050 41	1,138 90	664 30
Banking house, furniture and fixtures	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate and mortgages owned				
Current expenses and taxes paid	3,823 67	154 32	3,012 11	
Premiums on U. S. bonds				
Checks and other cash items	3,531 87	8,747 56	7,456 32	7,129 26
Exchanges for clearing house	1,396 80	1,086 08	1,647 33	1,159 93
Bills of other banks	90 00	560 00	685 00	665 00
Fractional paper currency, nickels and cents	22 91	22 22	42 28	38 92
Specie	8,406 25	8,528 25	2,965 25	3,462 50
Legal tender notes	15,039 00	16,276 00	21,259 00	16,572 00
U. S. certificates of deposit for legal tenders	5,000 00			
Redemption fund with U. S. treasurer (5% of circulation)		4,500 00	4,500 00	4,500 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$706,784 14	\$708,311 95	\$658,054 03	\$645,196 89
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	60,000 00	60,000 00	60,000 00	60,000 00
Undivided profits	22,371 90	17,958 49	23,698 97	22,786 96
National bank notes outstanding	90,000 00	90,000 00	90,000 00	90,000 00
State bank notes outstanding				
Dividends unpaid		5,000 00		
Individual deposits subject to check	200,807 96	208,207 18	190,286 17	156,479 47
Demand certificates of deposit	145,140 24	186,855 29	167,047 60	142,850 08
Time certificates of deposit				
Certified checks	500 00			
Cashier's checks outstanding	2,500 00	2,200 00		
United States deposits				
Deposits of U. S. disbursing officers				
Due to other national banks	8,800 10			2,081 90
Due to State banks and bankers	36,749 25	32,695 99	27,031 29	35,113 54
Notes and bills rediscounted	39,564 69	6,000 00		85,985 00
Bills payable				
Liabilities other than those above stated				
Totals	\$706,784 14	\$708,311 95	\$658,054 03	\$645,196 89

REPORT OF THE COMMISSIONER OF

No. 1918.

SECOND NATIONAL BANK, SAGINAW.

GEO. W. MORLEY, *President*; WALDO A. AVERY, *Vice President*; GEO. B. MORLEY, *Cashier*;
E. W. GLYNN, *Assistant Cashier*.

DIRECTORS—Geo. W. Morley, Waldo A. Avery, H. C. Potter, Jr., Edward W. Morley, Walter S. Eddy.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$1,041,470 80	\$875,181 14	\$801,378 57	\$888,057 99
Overdrafts, secured and unsecured	2,854 18	1,650 95	1,318 34	1,922 46
U. S. bonds to secure circulation	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.				
Due from approved reserve agents	13,582 34	21,081 92	13,378 88	20,089 79
Due from other national banks	4,769 27	2,324 78	2,059 75	8 44
Due from state banks and bankers	4,524 59	8,994 78	7,489 29	9,910 80
Banking house, furniture and fixtures	12,000 00	12,000 00	12,000 00	12,000 00
Other real estate and mortgages owned				
Current expenses and taxes paid	4,887 62	100 03	9,085 06	11,384 19
Premiums on U. S. bonds	15,218 75	14,968 75	14,718 75	14,718 75
Checks and other cash items	677 40	1,355 12	2,999 11	1,199 70
Exchanges for clearing house	4,645 66	1,533 34	4,585 06	2,401 85
Bills of other banks	5,851 00	1,501 00	4,206 00	2,636 00
Fractional paper currency, nickels and cents.	304 99	141 49	262 06	231 55
Specie	52,989 87	55,370 96	80,899 96	53,848 23
Legal tender notes	34,194 00	45,262 00	13,807 00	16,299 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of circulation)	6,750 00	6,750 00	6,750 00	6,750 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$1,354,219 97	\$1,298,716 21	\$1,224,292 83	\$1,200,414 27
Liabilities.				
Capital stock paid in	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits	31,479 69	26,875 40	37,285 97	49,050 84
National bank notes outstanding	135,600 00	135,000 00	135,000 00	135,000 00
State bank notes outstanding				
Dividends unpaid		2,967 50	75 00	
Individual deposits subject to check	596,652 52	516,502 60	478,389 22	429,826 64
Demand certificates of deposit	307,926 66	262,529 89	290,066 37	228,636 41
Time certificates of deposit				
Certified checks		100 00	100 00	300 00
Cashier's checks outstanding				3,112 10
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks	1,533 78	4,115 75	3,595 71	4,300 88
Due to state banks and bankers	41,687 82	23,579 66	44,880 56	55,687 90
Notes and bills rediscounted		23,046 41		
Bills payable				
Liabilities other than those above stated				
Totals	\$1,354,219 97	\$1,298,716 21	\$1,224,292 83	\$1,200,414 27

No. 3911.

COMMERCIAL NATIONAL BANK, SAGINAW.

D. HARDIN, *President*; J. F. BRAND, *Vice President*; M. O. ROBINSON, *Cashier*.

DIRECTORS—Daniel Hardin, E. M. Joslin, George A. Alderton, Francis Hood, Chester Brown, J. F. Brand, M. O. Robinson, E. McCarty, A. C. Meize.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$403,283 01	\$333,758 38	\$299,860 88	\$282,238 79
Overdrafts, secured and unsecured	498 29	378 62	1,847 59	341 90
U. S. bonds to secure circulation	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand		12,500 00	12,500 00	12,500 00
Stocks, securities, etc.	12,542 54	23,757 21	23,928 86	23,125 23
Due from approved reserve agents	453 97	2,231 75	1,563 89	8,013 25
Due from other national banks				
Due from state banks and bankers	891 73	474 28	94 45	1,367 74
Banking house, furniture and fixtures	14,000 00	14,000 00	14,000 00	14,000 00
Other real estate and mortgages owned				
Current expenses and taxes paid	1,887 08	45 88	1,820 36	
Premiums on U. S. bonds	15,000 00	14,500 00	14,500 00	14,500 00
Checks and other cash items	353 23	1,912 27	336 77	1,472 66
Exchanges for clearing house	4,800 00			
Bills of other banks	1,565 00	1,029 00	1,218 00	177 00
Fractional paper currency, nickels and cents	49 68	91 50	122 70	63 59
Specie	15,774 15	15,906 15	11,417 80	12,405 45
Legal tender notes	11,100 00	6,550 00	5,850 00	8,600 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of cir- culation)	4,500 00	4,500 00	4,500 00	4,500 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$587,658 65	\$536,630 02	\$498,561 30	\$498,305 61
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits	10,291 94	8,516 52	9,652 19	10,558 39
National bank notes outstanding	89,350 00	90,000 00	90,000 00	89,200 00
State bank notes outstanding				
Dividends unpaid		2,110 00		
Individual deposits subject to check	169,077 09	130,789 54	114,244 04	109,502 68
Demand certificates of deposit	143,101 50	157,180 87	132,198 35	123,409 21
Time certificates of deposit				
Certified checks	200 00		200 00	
Cashier's checks outstanding				
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks				
Due to state banks and bankers	10,638 12	10,033 09	7,268 72	5,610 43
Notes and bills rediscounted				
Bills payable	25,000 00			
Liabilities other than those above stated				
Totals	\$587,658 65	\$536,630 02	\$498,561 30	\$498,305 61

REPORT OF THE COMMISSIONER OF

No. 2761.

HOME NATIONAL BANK OF EAST SAGINAW, SAGINAW.

W. R. BURT, *President*; J. H. BOOTH, *Vice President*; A. H. COMSTOCK, *Cashier*.

DIRECTORS—W. R. Burt, T. E. Dorr, Wm. Callam, J. H. Booth, D. G. Holland, W. C. McClure, Farnham Lyon, Carl Heavenrich, A. H. Comstock, C. W. Burt, J. H. Qualman.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 12.
Loans and discounts.....	\$1,208,163 66	\$968,159 77	\$996,837 28	\$741,419 29
Overdrafts, secured and unsecured.....	8,830 88	3,169 68	2,328 57	5,600 67
U. S. bonds to secure circulation.....	400,000 00	400,000 00	400,000 00	400,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	1,500 00	1,500 00	40,800 00	180,800 00
Due from approved reserve agents.....	59,412 90	132,772 58	66,676 86	264,365 13
Due from other national banks.....	6,064 11	669 41	1,806 59	620 41
Due from state banks and bankers.....	4,551 87	2,161 06	765 24	2,233 05
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	7,916 96	105 44	4,826 04	8,420 01
Premiums on U. S. bonds.....				
Checks and other cash items.....	2,154 00	2,887 96	250 10	214 40
Exchanges for clearing house.....	4,486 68	2,632 00	4,369 04	1,161 83
Bills of other banks.....	6,361 00	23,570 00	11,009 00	9,216 00
Fractional paper currency, nickels and cents.....	360 49	840 28	437 47	346 11
Specie.....	47,827 75	50,692 25	65,453 40	70,498 20
Legal tender notes.....	20,537 00	57,284 00	77,724 00	40,388 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	18,000 00	18,000 00	9,280 00	18,000 00
Due from U. S. treasurer, other than 5% redemption fund.....				2,000 00
Totals.....	\$1,796,656 25	\$1,633,944 36	\$1,535,211 59	\$1,745,078 10
Liabilities.				
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	140,000 00	140,000 00	140,000 00	140,000 00
Undivided profits.....	30,479 42	6,134 43	22,754 50	38,927 28
National bank notes outstanding.....	360,000 00	357,750 00	360,000 00	354,400 00
State bank notes outstanding.....				
Dividends unpaid.....		535 00		
Individual deposits subject to check.....	537,563 73	495,584 96	404,317 21	566,480 82
Demand certificates of deposit.....	218,247 48	255,648 20	290,627 62	221,216 24
Time certificates of deposit.....				
Certified checks.....	1,027 39			
Cashier's checks outstanding.....				5 62
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	30,961 41	24,928 84	15,899 40	12,348 91
Due to state banks and bankers.....	4,925 17	3,363 91	11,612 86	16,600 23
Notes and bills rediscounted.....	73,463 71			
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$1,796,656 25	\$1,633,944 36	\$1,535,211 59	\$1,745,078 10

No. 3886.

FIRST NATIONAL BANK, ST. IGNACE.

O. W. JOHNSON, *President*; C. E. WELLS, *Vice President*; E. H. HOTCHKISS, *Cashier*.

DIRECTORS—O. W. Johnson, P. Mulcrone, C. E. Wells, Henry Hoffman, E. H. Hotchkiss.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$152,416 68	\$163,577 62	\$117,654 75	\$136,960 90
Overdrafts, secured and unsecured.....	1,345 39	740 66	725 21	27 85
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	6,100 00	6,100 00	1,500 00	
Due from approved reserve agents.....	31,176 53	24,678 22	61,404 54	30,658 50
Due from other national banks.....	219 77	688 62	97 23	
Due from state banks and bankers.....	1,223 36	1,349 64	413 97	175 00
Banking house, furniture and fixtures.....	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,215 15	58 63	1,144 74	
Premiums on U. S. bonds.....				
Checks and other cash items.....	911 37	2,270 36	981 90	587 28
Exchanges for clearing house.....				
Bills of other banks.....	9,545 00	6,901 00	2,591 00	4,867 00
Fractional paper currency, nickels and cents.....	173 26	118 88	259 22	249 53
Specie.....	5,578 65	9,854 10	11,774 40	7,980 95
Legal tender notes.....	2,000 00	10,000 00	2,000 00	
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....		560 00		
Totals.....	\$230,969 76	\$245,905 25	\$319,614 57	\$200,069 01
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits.....	6,764 51	7,789 28	8,813 22	8,989 28
National bank notes outstanding.....	11,250 00	10,750 00	10,790 00	11,110 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	68,719 88	83,468 75	100,128 37	46,148 85
Demand certificates of deposit.....	79,235 87	78,947 22		68,839 23
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....			4,867 28	
Totals.....	\$230,969 76	\$245,905 25	\$319,614 57	\$200,069 01

REPORT OF THE COMMISSIONER OF

No. 3378.

ST. JOHNS NATIONAL BANK, ST. JOHNS.

JNO. HICKS, *President*; GEO. A. STEEL, *Vice President*; P. E. WALSORTH, *Cashier*;
R. C. DEITER, *Assistant Cashier*.

DIRECTORS—R. M. Steel, Geo. A. Steel, John Hicks, Galusha Pennell, Cooley E. Ball, C. C. Vaughan,
P. E. Walsworth.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$278,196 76	\$238,055 45	\$209,560 92	\$209,882 98
Overdrafts, secured and unsecured.....	2,483 62	5,127 09	3,571 84	545 59
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	10,793 68	1,193 68	1,726 07	2,965 78
Due from approved reserve agents.....	7,371 04	7,844 89	3,065 08	17,671 57
Due from other national banks.....			3,343 90	
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	8,500 00	8,500 00	8,500 00	8,500 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,906 85	50 83	1,174 29	
Premiums on U. S. bonds.....				
Checks and other cash items.....		44 78	323 78	1,301 80
Exchanges for clearing house.....				
Bills of other banks.....		793 00	110 00	70 00
Fractional paper currency, nickels and cents.....	143 52	197 50	207 95	237 25
Specie.....	12,601 80	10,060 96	5,636 80	13,511 93
Legal tender notes.....	3,080 00	6,228 00	5,428 00	5,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$346,192 27	\$304,278 13	\$268,772 90	\$285,311 87
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	16,000 00	17,000 00	17,000 00	17,000 00
Undivided profits.....	5,919 88	8,353 62	5,816 55	6,827 62
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	72,144 04	61,625 00	56,991 15	72,396 59
Demand certificates of deposit.....	90,287 34	75,577 96	57,390 77	60,596 55
Time certificates of deposit.....				
Certified checks.....	210 85			
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....		1,158 12	906 30	
Due to other national banks.....				
Due to state banks and bankers.....	19,150 68	15,083 43	8,168 13	5,969 11
Notes and bills rediscounted.....		8,000 00		
Bills payable.....				
Liabilities other than those above stated.....	20,000 00			
Totals.....	\$346,192 27	\$304,278 13	\$268,772 90	\$285,311 87

No. 3239.

FIRST NATIONAL BANK, ST. LOUIS.

R. M. STEEL, *President*; JOHN TUGER, *Vice President*; A. B. DARRAGH, *Cashier*.

DIRECTORS—Robert M. Steel, John Tuger, Geo. A. Steel, A. B. Darragh, David S. French.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$141,781 63	\$118,521 83	\$100,048 09	\$100,649 15
Overdrafts, secured and unsecured	285 86	751 36	2 18	270 62
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.	863 40	863 40	863 40	863 40
Due from approved reserve agents	4,408 32	2,997 07	754 24	1,890 07
Due from other national banks	473 46	9,661 81	6,966 11	4,896 58
Due from state banks and bankers			26 27	
Banking house, furniture and fixtures	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate and mortgages owned	1,586 39	1,586 39	1,586 39	1,586 39
Current expenses and taxes paid	752 07	243 44	844 57	
Premiums on U. S. bonds	1,625 60	1,625 00	1,625 00	1,625 00
Checks and other cash items	50 00	152 70	96 56	
Exchanges for clearing house				
Bills of other banks	1,838 00	832 00	505 00	109 00
Fractional paper currency, nickels and cents	165 96	218 04	266 43	255 79
Specie	6,841 00	10,204 30	8,868 00	5,610 00
Legal tender notes	5,500 00	10,000 00	11,200 00	5,005 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of circulation)	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$180,483 09	\$171,919 84	\$147,852 34	\$136,823 45
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	2,900 00	2,900 00	2,900 00	2,900 00
Undivided profits	2,424 16	3,268 16	8,498 52	4,019 76
National bank notes outstanding	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding				
Dividends unpaid				
Individual deposits subject to check	30,278 56	25,386 87	26,811 14	20,975 81
Demand certificates of deposit	83,580 37	79,114 81	58,404 68	46,137 42
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers				
Due to other national banks				
Due to state banks and bankers				
Notes and bills rediscounted				1,540 46
Bills payable				
Liabilities other than those above stated				
Totals	\$180,483 09	\$171,919 84	\$147,852 34	\$136,823 45

No. 3547.

FIRST NATIONAL BANK, SAULT STE. MARIE.

OTTO FOWLE, *President*; H. W. SEYMOUR, *Vice President*; E. H. MEAD, *Cashier*;
A. J. McCLUNG, *Assistant Cashier*.

DIRECTORS—Geo. Kemp, P. M. Church, Jno. A. Colwell, J. H. Stears, H. W. Seymour, Otto Fowle,
E. H. Mead, F. B. Cheabrough.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$187,580 62	\$188,996 86	\$187,892 97	\$141,917 96
Overdrafts, secured and unsecured.....	140 56	488 69	78 89	90 76
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	26,645 61	34,251 98	31,690 56	24,337 59
Due from other national banks.....	50 00	50 00	50 00	50 00
Due from state banks and bankers.....		64 52	78 75	182 72
Banking house, furniture and fixtures.....	46,958 78	46,958 78	46,958 78	46,958 78
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....		2,804 98	444 58	
Premiums on U. S. bonds.....	1,500 00	1,500 00	1,500 00	1,500 00
Interest paid.....	777 67	1,200 01		1,046 21
Checks and other cash items.....	2,636 78	1,428 30	1,499 77	2,046 36
Exchanges for clearing house.....				
Bills of other banks.....	463 00	1,149 00	1,608 00	2,809 00
Fractional paper currency, nickels and cents.....	67 84	134 82	99 77	192 56
Specie.....	14,397 70	17,386 75	18,899 25	12,603 45
Legal tender notes.....	12,500 00	14,500 00	15,500 00	12,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$286,781 06	\$293,441 57	\$289,363 82	\$258,806 89
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits.....	8,478 68	5,610 92	2,384 70	3,028 20
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	108,865 35	106,257 24	92,351 07	82,364 27
Demand certificates of deposit.....	8,157 71	6,767 56	7,081 44	6,136 77
Time certificates of deposit.....	88,078 69	88,490 47	80,519 67	80,794 59
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....	1,647 18	85 38	466 94	238 06
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....	318 56			
Totals.....	\$286,781 06	\$293,441 57	\$289,363 82	\$258,806 89

No. 3747.

THE SAULT STE. MARIE NATIONAL BANK, SAULT STE. MARIE.

T. W. BURDICK, *President*; A. PRENZLAUER, *Vice President*; W. B. CADY, *Cashier*; N. A. BURDICK, *Assistant Cashier*.

DIRECTORS—T. W. Burdick, Jas. H. Easton, Andrew Blank, Frank Perry, John G. Stradley, E. S. B. Sutton, Albert Prenzlauer, W. B. Cady.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$120,721 04	\$134,933 76	\$126,968 65	\$128,640 10
Overdrafts, secured and unsecured	2,331 57	1,597 22	231 43	431 22
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand	5,900 00			
Stocks, securities, etc.		5,900 00	6,376 55	6,328 51
Due from approved reserve agents	10,339 50	2,989 25	8,775 09	18,680 09
Due from other national banks	35 41	536 76	6,258 52	
Due from state banks and bankers	77 16	10,000 00		5,078 39
Banking house, furniture and fixtures	81,336 65	81,336 65	81,336 65	81,336 65
Other real estate and mortgages owned				6,000 00
Current expenses and taxes paid	3,643 85	4,860 06	1,602 51	
Premiums on U. S. bonds				
Checks and other cash items	962 55	615 29	726 18	801 40
Exchanges for clearing house				
Bills of other banks	2,242 00	3,165 00	4,246 00	3,896 00
Fractional paper currency, nickels and cents	127 44	61 88	39 24	155 83
Specie	7,754 00	5,339 00	7,339 65	5,729 85
Legal tender notes	1,000 00	2,000 00	5,000 00	5,000 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of cir- culation)	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$272,545 17	\$278,400 49	\$275,074 47	\$288,742 04
Liabilities.				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits	1,927 47	3,842 81	2,533 75	21 38
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding				
Dividends unpaid	15 00	15 00	15 00	15 00
Individual deposits subject to check	63,013 04	81,696 32	79,278 94	106,772 69
Demand certificates of deposit	2,071 00	1,435 00	4,474 00	1,719 35
Time certificates of deposit	41,921 79	40,451 71	34,860 00	31,243 21
Certified checks				
Cashier's checks outstanding				
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks	1,762 05	2,189 27		
Due to state banks and bankers	65 32	270 38	923 78	470 41
Notes and bills rediscounted	17,289 50	10,000 00	14,500 00	14,500 00
Bills payable	15,000 00	9,000 00	9,000 00	4,500 00
Liabilities other than those above stated				
Totals	\$272,545 17	\$278,400 49	\$275,074 47	\$288,742 04

No. 3276.

THE NATIONAL BANK OF STURGIS, STURGIS.

LEVANT E. WHITE, *President*; NELSON I. PACKARD, *Vice President*; CHAS. A. STURGIS, *Cashier*.

DIRECTORS—Levant E. White, James Thornton, Arthur W. Wright, Rufus F. Birch, Geo. G. Bender, Nelson I. Packard, Chas. A. Sturgis.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$175,502 33	\$169,381 23	\$142,711 90	\$135,838 22
Overdrafts, secured and unsecured	5,577 52	2,470 46	4,091 98	5,012 86
U. S. bonds to secure circulation	16,500 00	16,500 00	16,500 00	16,500 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.				
Due from approved reserve agents	4,426 07	3,701 49	4,473 59	16,661 76
Due from other national banks		343 78	504 12	
Due from state banks and bankers		268 35		
Banking house, furniture and fixtures	11,473 98	11,473 98	11,000 00	11,000 00
Other real estate and mortgages owned				400 00
Current expenses and taxes paid	234 01	102 77	84 91	284 46
Premiums on U. S. bonds	2,000 00	2,000 00	2,000 00	2,000 00
(Checks and other cash items	566 52	255 35	2,472 98	1,152 47
Exchanges for clearing house				
Bills of other banks	776 00	583 00	547 00	1,530 00
Fractional paper currency, nickels and cents	134 74	90 76	4 58	39 46
Specie	6,953 85	4,885 60	1,236 80	2,632 50
Legal tender notes	7,000 00	8,000 00	9,000 00	6,004 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of cir- culation)	242 50	742 50	742 50	742 50
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$221,386 07	\$221,408 27	\$195,360 66	\$199,817 73
Liabilities.				
Capital stock paid in	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00
Surplus fund	9,000 00	9,000 00	12,780 85	12,740 85
Undivided profits	2,832 80	2,802 63	2,886 53	3,495 82
National bank notes outstanding	14,850 00	14,850 00	14,850 00	14,850 00
State bank notes outstanding				
Dividends unpaid				
Individual deposits subject to check	38,046 82	30,667 80	22,296 83	27,608 19
Demand certificates of deposit	101,767 75	94,752 38	73,954 92	75,001 84
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks	357 60	835 46		
Due to state banks and bankers				
Notes and bills rediscounted				
Bills payable		2,500 00	2,891 53	331 53
Liabilities other than those above stated			700 00	700 00
Totals	\$221,386 07	\$221,408 27	\$195,360 66	\$199,817 73

No. 600.

FIRST NATIONAL BANK, THREE RIVERS.

C. L. BLOOD, *President*; S. A. WALTON, *Vice President*; C. H. BLOOD, *Cashier*;
G. F. KNAPPEN, *Assistant Cashier*.

DIRECTORS—C. L. Blood, R. R. Pealer, S. A. Walton, C. Shaad, J. H. Gardner, Gardner Powell,
Geo. A. Roberts.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$144,232 53	\$150,006 45	\$130,458 33	\$122,150 20
Overdrafts, secured and unsecured.....	721 75	1,328 45	3,314 67	453 93
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....	16,728 30	16,728 30	16,728 30	17,383 34
Stocks, securities, etc.....	964 16	6,648 32	9,717 47	18,045 90
Due from approved reserve agents.....	9,812 26	3,385 54	3,822 98	7,788 31
Due from other national banks.....				
Due from state banks and bankers.....	522 40			
Banking house, furniture and fixtures.....	9,893 00	9,893 00	9,893 00	9,893 00
Other real estate and mortgages owned.....	18,435 01	18,514 73	18,485 84	18,434 57
Current expenses and taxes paid.....		878 33	1,824 92	
Premiums on U. S. bonds.....				
Checks and other cash items.....	157 78	113 55	133 32	6 02
Exchanges for clearing house.....				
Bills of other banks.....	255 00	25 00	450 00	645 00
Fractional paper currency, nickels and cents.....	143 88	91 95	48 71	55 80
Specie.....	8,422 95	9,508 95	9,189 95	9,014 80
Legal tender notes.....	9,287 00	15,770 00	11,519 00	8,591 90
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$371,876 96	\$385,291 07	\$367,791 49	\$364,661 87
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	347 96	1,974 23	2,362 11	2,829 11
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	16,749 51	22,328 80	21,996 18	24,444 25
Demand certificates of deposit.....	89,779 49	95,488 04	78,438 20	72,388 51
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$271,876 96	\$285,291 07	\$267,791 49	\$264,661 87

REPORT OF THE COMMISSIONER OF

No. 3133.

THREE RIVERS NATIONAL BANK, THREE RIVERS.

JOHNSON BENNETT, *President*; W. G. CALDWELL, *Vice President*; L. T. WILCOX, *Cashier*.

DIRECTORS—J. Bennett, W. G. Caldwell, L. T. Wilcox, Chas. W. Cox, Lewis Emery, Jr., F. H. Case, Hosea Burch.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$116,770 55	\$114,404 75	\$104,886 65	\$99,514 85
Overdrafts, secured and unsecured.....	2,656 09	4,088 05	1,796 11	1,948 13
U. S. bonds to secure circulation.....	16,000 00	16,000 00	16,000 00	13,940 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	1,000 00	2,000 00	2,000 00	2,000 00
Due from approved reserve agents.....	1,980 69	1,045 11	3,406 97	5,079 80
Due from other national banks.....				
Due from state banks and bankers.....	3,971 58	1,473 51	1,749 42	2,422 83
Banking houses, furniture and fixtures.....	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate and mortgages owned.....	3,268 82	3,268 82	3,082 98	3,234 63
Current expenses and taxes paid.....	1,142 08	2,628 81	2,525 53	3,043 94
Premiums on U. S. bonds.....				
Checks and other cash items.....	2,466 88	720 21	896 98	151 89
Exchanges for clearing houses.....				
Bills of other banks.....	1,320 00	142 00	679 00	389 00
Fractional paper currency, nickels and cents.....	100 44	118 12	85 10	82 81
Specie.....	4,762 00	5,159 00	4,768 00	5,932 00
Legal tender notes.....	3,500 00	2,000 00	500 00	2,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	720 00	720 00	720 00	720 00
Interest paid.....	703 63		1,111 06	1,287 55
Totals	\$163,763 71	\$157,276 38	\$146,686 77	\$145,897 53
Liabilities.				
Capital stock paid in.....	\$64,000 00	\$64,000 00	\$64,000 00	\$64,000 00
Surplus fund.....	13,000 00	13,000 00	13,000 00	13,000 00
Undivided profits.....	4,286 50	5,833 22	7,425 66	8,856 52
National bank notes outstanding.....	14,400 00	14,400 00	13,900 00	12,340 00
State bank notes outstanding.....				
Dividends unpaid.....	40 00			
Individual deposits subject to check.....	29,845 81	18,794 05	20,114 08	25,415 03
Demand certificates of deposit.....	89,241 40	89,992 82	24,247 03	21,965 98
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....		1,356 29		
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....	5,000 00		4,000 00	
Liabilities other than those above stated.....				
Totals	\$163,763 71	\$157,276 38	\$146,686 77	\$145,897 53

No. 3325.

FIRST NATIONAL BANK, TRAVERSE CITY.

JNO. C. LEWIS, *President*; JNO. T. BEADLE, *Vice President*; C. A. HAMMOND, *Cashier*.DIRECTORS—Jno. C. Lewis, Jno. T. Beadle, D. C. Leach, Wm. Gill, B. J. Morgan, Frank Hamilton.
C. A. Hammond.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$234,831 10	\$186,905 42	\$146,574 27	\$147,901 57
Overdrafts, secured and unsecured.....	747 91	3,412 98	1,206 81	452 36
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	300 00	300 00	300 00	300 00
Due from approved reserve agents.....	29,449 83	41,670 02	12,611 52	7,473 57
Due from other national banks.....	23,027 29	3,683 69	3,191 80	6,104 00
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	15,575 00	15,575 00	15,575 00	15,575 00
Other real estate and mortgages owned.....			269 22	269 22
Current expenses and taxes paid.....	1,957 98	171 77	2,745 60	2,397 77
Premiums on U. S. bonds.....	1,500 00	1,200 00	1,200 00	1,200 00
Checks and other cash items.....	491 29	954 42	2,901 65	542 50
Exchanges for clearing house.....				
Bills of other banks.....	1,556 00	2,357 00	3,350 00	1,741 00
Fractional paper currency, nickels and cents.....	28 53	339 34	432 01	376 73
Specie.....	8,288 85	7,450 05	7,339 50	8,671 15
Legal tender notes.....	12,100 00	14,500 00	6,900 00	14,200 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$333,016 23	\$290,973 04	\$318,559 88	\$320,167 37
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,500 00	6,000 00	6,000 00	6,000 00
Undivided profits.....	4,163 31	974 32	4,945 23	6,024 91
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding.....				
Dividends unpaid.....	50 00	2,000 00		
Individual deposits subject to check.....	157,251 64	126,145 83	63,513 75	72,883 54
Demand certificates of deposit.....	104,801 28	94,602 39	78,150 85	74,508 92
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$333,016 23	\$290,973 04	\$318,559 88	\$320,167 37

REPORT OF THE COMMISSIONER OF

No. 2372.

FARMERS' NATIONAL BANK, UNION CITY.

THOS. B. BUELL, *President*; DAN'L D. BUELL, *Vice President*; HENRY T. CARPENTER, *Cashier*.

DIRECTORS—Thomas B. Buell, Darius D. Buell, Edward Stanton, Harvey M. Doubleday, Jno. P. Fox, Marshall P. Maxon, Lorenzo Zimmerman.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 8.	Report of Dec. 19.
Loans and discounts.....	\$112,766 56	\$109,320 82	\$107,547 65	\$111,132 98
Overdrafts, secured and unsecured.....	5,680 67	6,690 91	4,286 08	4,885 88
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				2,000 00
Stocks, securities, etc.....				2,332 74
Due from approved reserve agents.....	6,165 72	6,532 98	2,715 95	203 00
Due from other national banks.....	853 67	2,576 95	802 92	
Due from state banks and bankers.....	8,431 40	11,384 62	8,284 65	9,311 84
Banking houses, furniture and fixtures.....	7,400 00	7,400 00	7,400 00	7,400 00
Other real estate and mortgages owned.....	1,175 00	1,175 00	1,175 00	1,175 00
Current expenses and taxes paid.....	1,809 64	412 15	1,364 16	
Premiums on U. S. bonds.....	767 50	767 50	767 50	767 50
Checks and other cash items.....	1,216 64	1,851 81	2,806 89	3,147 41
Exchanges for clearing house.....				
Bills of other banks.....	2,048 00	4,578 00	4,358 00	4,166 00
Fractional paper currency, nickels and cents.....	5 22	10 27	2 95	1 06
Specie.....	3,468 15	3,369 75	3,363 50	2,794 30
Legal tender notes.....	7,000 00	8,000 00	7,000 00	8,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$211,538 07	\$216,325 76	\$203,675 25	\$209,457 68
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	7,300 10	7,015 08	8,388 44	8,262 15
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
State bank notes outstanding.....				
Dividends unpaid.....	248 00			
Individual deposits subject to check.....	27,080 49	32,781 02	26,227 31	30,406 75
Demand certificates of deposit.....	68,814 46	68,529 69	64,059 50	64,908 76
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	615 02			
Due to state banks and bankers.....				888 02
Notes and bills rediscounted.....				
Bills payable.....	2,000 00	3,000 00		
Liabilities other than those above stated.....				
Totals.....	\$211,538 07	\$216,325 76	\$203,675 25	\$209,457 68

THE BANKING DEPARTMENT.

285

No. 1826.

UNION CITY NATIONAL BANK, UNION CITY.

EZRA BOSTWICK, *President*; JNO. B. TUCKER, *Vice President*; JNO. McCABNEY, *Cashier*.

DIRECTORS—Ezra Bostwick, J. B. Tucker, Isaac Tower, S. P. Williams, A. C. McCrary, Henry Seymour, Warren D. Baker.

Resources.	Report of May 4.	Report of July 12.*	Report of Oct. 8.*	Report of Dec. 19.
Loans and discounts.....	\$168,627 09			\$168,453 80
Overdrafts, secured and unsecured.....	4,271 22			1,344 99
U. S. bonds to secure circulation.....	12,500 00			12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....	2,000 00			
Stocks, securities, etc.....				1,500 00
Due from approved reserve agents.....	22,750 42			19,959 37
Due from other national banks.....				
Due from state banks and bankers.....	400 00			4,000 00
Banking house, furniture and fixtures.....	8,990 00			8,990 00
Other real estate and mortgages owned.....	2,220 00			2,200 00
Current expenses and taxes paid.....	780 82			
Premiums on U. S. bonds.....	1,500 00			1,250 00
Cheeks and other cash items.....	384 83			2,993 07
Exchanges for clearing house.....				
Bills of other banks.....	495 00			1,029 00
Fractional paper currency, nickels and cents.....	115 00			73 00
Specie.....	8,284 96			7,258 60
Legal tender notes.....	2,042 00			1,818 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	562 50			562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals	\$236,883 83			\$228,927 83
Liabilities.				
Capital stock paid in.....	\$50,000 00			\$50,000 00
Surplus fund.....	10,000 00			10,000 00
Undivided profits.....	15,092 67			15,182 82
National bank notes outstanding.....	11,250 00			11,000 00
State bank notes outstanding.....				
Dividends unpaid.....				100 00
Individual deposits subject to check.....	58,408 58			54,744 23
Demand certificates of deposit.....	90,132 63			87,900 58
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....	2,000 00			
Totals	\$236,883 83			\$228,927 83

* No reports received.

REPORT OF THE COMMISSIONER OF

No. 2967.

FIRST NATIONAL BANK, VASSAR.

D. G. SLAFTER, *President*; JUSTIN WENTWORTH, *Vice President*; FRANK NORTH, *Cashier*.

DIRECTORS—D. G. Slafter, Justin Wentworth, Frank North, B. C. Burtis, C. A. Mapes.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 8.	Report of Dec. 19.
Loans and discounts	\$121,470 61	\$98,163 60	\$86,532 17	\$70,267 12
Overdrafts, secured and unsecured		24 68	294 13	
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits				
U. S. bonds on hand				2,500 00
Stocks, securities, etc.				6,475 75
Due from approved reserve agents	4,145 78	5,408 46	3,169 16	5,648 46
Due from other national banks	5,007 22	10,157 27	6,098 04	
Due from state banks and bankers				7,088 45
Banking house, furniture and fixtures	7,088 45	7,088 45	7,088 45	
Other real estate and mortgages owned				
Current expenses and taxes paid	1,266 12	94 07	1,114 69	
Premiums on U. S. bonds	850 00	850 00	850 00	850 00
Checks and other cash items	346 39	288 91	164 73	327 86
Exchanges for clearing house				
Bills of other banks	60 00	510 00		1,200 00
Fractional paper currency, nickels and cents	606 52	59 99	49 38	77 44
Specie	4,170 40	5,258 35	6,800 25	3,512 45
Legal tender notes	4,070 00	4,730 00	5,155 00	5,325 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of circulation)	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund				
Totals	\$162,148 97	\$140,691 28	\$129,926 50	\$116,635 04
Liabilities.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	10,000 00	5,000 00	5,000 00	5,000 00
Undivided profits	2,432 02	1,764 84	2,946 95	2,320 61
National bank notes outstanding	10,250 00	10,250 00	10,750 00	11,250 00
State bank notes outstanding				
Dividends unpaid				
Individual deposits subject to check	28,722 46	24,675 08	20,042 16	12,137 71
Demand certificates of deposit	60,739 49	49,001 91	41,187 39	35,926 72
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks				
Due to state banks and bankers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals	\$162,148 97	\$140,691 28	\$129,926 50	\$116,635 04

No. 4527.

FIRST NATIONAL BANK, WHITE PIGEON.

S. A. JONES, *President*; J. R. WATSON, *Vice President*; T. E. CLAPP, *Cashier*.

DIRECTORS—S. A. Jones, J. R. Watson, Eri C. Wheeler, Chas. E. Stevenson, T. E. Clapp, E. A. Hamilton, Joseph Brown.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$105,298 75	\$96,110 67	\$96,319 76	\$105,857 40
Overdrafts, secured and unsecured.....	455 82	127 61	861 22	794 16
U. S. bonds to secure circulation.....	12,500 00	12,500 00	17,500 00	17,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	6,000 18	874 58	5,472 87	3,816 10
Due from other national banks.....				
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	572 01	10 00	862 87	
Premiums on U. S. bonds.....	1,875 00	1,875 00	2,500 00	2,500 00
Checks and other cash items.....	132 92	\$10 85	247 23	410 14
Exchanges for clearing house.....				
Bills of other banks.....	717 00	1,267 00	922 00	1,051 00
Fractional paper currency, nickels and cents.....	3 60	6 03	4 00	2 04
Specie.....	780 00	475 30	1,125 00	389 00
Legal tender notes.....	3,500 00	3,000 00	4,000 00	3,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	562 50	562 50	787 50	787 50
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals	\$134,847 31	\$119,619 54	\$132,102 45	\$138,607 34
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	2,161 25	129 62	1,199 75	1,826 82
National bank notes outstanding.....	11,250 00	11,250 00	15,750 00	15,750 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	20,962 05	16,426 62	17,298 45	16,597 68
Demand certificates of deposit.....	48,454 01	29,318 30	37,854 25	44,432 89
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....		2,000 00		
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals	\$134,847 31	\$119,619 54	\$132,102 45	\$138,607 34

No. 155.

FIRST NATIONAL BANK, YPSILANTI.

D. L. QUIRK, *President*; C. E. KING, *Vice President*; W. L. PAOK, *Cashier*.

DIRECTORS—D. L. Quirk, S. H. Dodge, C. S. Wortley, C. E. King, D. C. Griffen.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$394,546 70	\$347,285 99	\$364,801 98	\$284,789 45
Overdrafts, secured and unsecured	200 93	168 41	586 18	237 18
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.	60,850 00	65,050 00	65,050 00	65,050 00
Due from approved reserve agents	72,209 97	79,083 96	89,653 03	105,948 73
Due from other national banks	16,565 89	2,425 49	3,494 29	2,391 67
Due from state banks and bankers	101 64	4,430 25	7,826 70	6,312 86
Banking house, furniture and fixtures	7,500 00	7,500 00	7,500 00	7,500 00
Other real estate and mortgages owned				
Current expenses and taxes paid	514 85	4,458 87	8,445 89	
Premiums on U. S. bonds				
Checks and other cash items	5,478 85	\$,541 06	\$95 25	656 86
Exchanges for clearing house				
Bills of other banks	1,129 00	872 00	965 00	309 00
Fractional paper currency, nickels and cents	274 37	365 72	431 82	395 75
Specie	22,843 75	23,389 30	27,749 30	30,430 80
Legal tender notes	13,768 00	8,069 00	15,688 00	10,911 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of circulation)	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund				
Totals.....	\$622,107 95	\$573,730 07	\$518,216 92	\$541,097 30
Liabilities.				
Capital stock paid in	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund	66,000 00	66,000 00	66,000 00	66,000 00
Undivided profits	745 63	4,584 64	10,003 77	1,406 37
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding				
Dividends unpaid				
Individual deposits subject to check	77,351 05	75,375 49	64,625 77	60,682 37
Demand certificates of deposit	330,511 27	330,289 94	290,067 83	315,508 46
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks				
Due to state banks and bankers				
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
Totals.....	\$622,107 95	\$573,730 07	\$518,216 92	\$541,097 30

ALPHABETICAL LIST OF CASHIERS

OF

STATE AND NATIONAL BANKS

IN MICHIGAN.

A.

Abbott, George A.	Muskegon.
Allen, E. P.	Homer.
Allwardt, Frederick A.	Battle Creek.
Anderson, Geo.	Detroit.
Anderson, Milton P.	Midland.
Anderson, Wm. B.	Calumet.
Anderson, Wm. H.	Grand Rapids.

B.

Bears, J. Frederick	Grand Rapids.
Babbitt, L. A.	Northville.
Babcock, C. F.	Wyandotte.
Baley, James	Benton Harbor.
Ballard, C. W.	North Branch.
Barbour, F. E., Ass't.	Midland.
Barker, V. T.	Kalamazoo.
Barnes, George	Marquette.
Barnes, Mell.	Milan.
Barnes, T. W.	Dundee.
Barnum, H. G.	Port Huron.
Belsar, Frederick H.	Ann Arbor.
Bennett, E. K.	Plymouth.
Billinghurst, C. C.	Muskegon.
Bishop, A. G.	Flint.
Blesch, G. A.	Menominee.
Blood, C. H.	Three Rivers.
Boies, J. H.	Hudson.
Borland, John, Jr.	Imlay City.
Boughton, James	Battle Creek.
Bowman, Eustace C.	Detroit.
Boynton, J. F.	Saginaw.
Bradford, W. T.	St. Joseph.
Briggs, D. W.	Saginaw.
Brown, Charles S.	Flint.
Browne, Frederick P.	Bay City.
Buck, Sanford W.	Gaylord.
Bump, Orrin	Bay City.

Burr, George M.	Manistee.
Butler, L. C.	West Bay City.
Butler, Wm. A., Jr.	Detroit.
Buttars, Archibald	Charlevoix.

C.

Cady, W. B.	Sault Ste. Marie.
Carman, George W.	Marine City.
Carpenter, Henry T.	Union City.
Cass, C. W.	Manchester.
Chafey, M. Foster	Ithaca.
Chapple, Percy E.	Concord.
Chapman, Geo.	Bangor.
Chichester, F. I.	Allegan.
Chichester, Leon	Petoskey.
Clapp, H. A.	Sturgis.
Clapp, T. E.	White Pigeon.
Clarke, H. W.	Manistique.
Clarkson, Sidney W.	Ann Arbor.
Clift, W. O.	Bay City.
Colton, H. S.	Calumet.
Comfort, John C.	Alpena.
Comstock, A. H.	Saginaw.
Comstock, Chester W.	Big Rapids.
Condon, Wm.	Hancock.
Conn, F. N.	Durand.
Cummings, E. C.	Carson City.
Cunningham, C. W.	Big Rapids.

D.

Darragh, A. B.	St. Louis.
Davis, B. F.	Lansing.
Davis, F. M.	Grand Rapids.
Dayton, E. C.	Kalamazoo.
Dearing, H. M.	Albion.
Dearing, P. M.	Albion.
De Golia, F. H.	Eaton Rapids.
De Graff, Wm. T.	Detroit.

Densmore, F. E.	Mason.
De Puy, F. W.	Grand Ledge.
Dey, Hamilton	Detroit.
Dodds, E. S.	Oscoda.
Dunham, George A.	Manistee.
Dutcher, Sanford N.	Newberry.

E.

Emerick, W. G.	Saginaw.
Evans, Oliver	Iron Mountain.

F.

Field, Scott	Battle Creek.
Fitzgerald, Jno. C.	St. Johns.
Foster, Charles	Benton Harbor.
Fowler, Wm. H.	Grand Rapids.
Fraser, O. A.	Plymouth.
Free, John W.	Paw Paw.
French, C. W.	Pontiac.
French, F. F.	East Tawas.

G.

Garner, A. D.	Ironwood.
Gilbert, C. T.	Coldwater.
Gilmore, Julius P.	Detroit.
Glarier, George P.	Chelsea.
Gorham, C. E.	Marshall.
Gregory, W. J.	Manistee.
Griswold, M. C.	Lowell.

H.

Hall, A. J.	Mason.
Hall, F. A.	Grand Rapids.
Hambitzer, J. F.	Hancock.
Hamilton, H. H.	Eaton Rapids.
Hammond, C. A.	Traverse City.
Hammond, F. E.	Muskegon.
Hammond, W. L.	Ludington.
Hance, E. T. (Sec'y)	Detroit.
Hannah, J. T.	Traverse City.
Harmon, M. S.	Menominee.
Harper, Fred'k B.	Detroit.
Harrington, C. F.	Port Huron.
Hart, H. V. C.	Adrian.
Hart, Joseph C.	Detroit.
Hayes, W. D.	Hastings.
Helmer, F. H.	Jackson.
Hemphill, B. W.	Ypsilanti.
Henry, Albert	Kalamazoo.
Hille, C. E.	Belding.
Hiscock, Chas. E.	Ann Arbor.
Hodenpyl, Anton G. (Sec'y)	Grand Rapids.
Hollister, H. J.	Grand Rapids.
Hotchkiss, E. H.	St. Ignace.
Hough, C. A.	Nashville.
Howell, Seymour	Adrian.
Huyck, A. H.	Decatur.

J.

Jackson, L. A.	Coldwater.
Jahn, H. F.	Ironwood.
Jenks, Robert H.	St. Clair.
Jennison, F. J.	Marquette.
Jennings, H. K.	Charlotte.
Johnson, Chas. A.	Niles.
Jones, John E.	Lake Linden.
Jordan, Orville O.	St. Joseph.

Judd, Clarence L.	Saginaw.
Just, J. E.	Ionia.

K.

Kanter, H. L.	Detroit.
Keeler, W. E.	Middleville.
Kelsey, Chas. B.	Grand Rapids.
Keys, H. N.	Ovid.
Khuen, Richard	Saginaw.

L.

Lacey, Wm. P.	Charlotte.
La Fleur, A. B.	Hillsdale.
Lange, Herman O.	Muskegon.
Lasley, S. H.	Whitehall.
Lawson, Geo. B.	Detroit.
Little, Geo. L.	Monroe.
Look, John Quincy	Sault Ste. Marie.
Lull, Albe	Pontiac.
Lyle, F. W.	Dowagiac.
Lyman, E.	Escanaba.

M.

Mack, Edwin F.	Detroit.
Mason, Robert S.	Detroit.
May, J. A.	Lansing.
McAusey, J.	Union City.
McElroy, Frank	Marine City.
McLaughlin, Wm. B.	Muskegon.
Mead, E. H.	Sault Ste. Marie.
Millard, W. W.	Fenton.
Miller, W. Van	Wyandotte.
Mills, E. L. J.	Mancelona.
Miner, A. B.	Ishpeming.
Mokma, G. W.	Holland.
Monroe, L. S.	South Haven.
Moore, F. B.	Elk Rapids.
Moore, Geo. W.	Port Huron.
Moore, Joseph B.	Detroit.
Morley, Geo. B.	Saginaw.
Mulholland, John	Bay City.
Mumford, Sam'l R.	Detroit.

N.

Newell, Emerson M.	Holly.
Newkirk, Benjamin	Jackson.
Newkirk, H. Wirt	Dexter.
Nichols, A. T.	Corunna.
Nicol, John M.	Detroit.
Norrington, H. H.	West Bay City.
North, Frank	Vassar.
Northrop, M. A.	Iron Mountain.
Northrup, Wm. B.	Reading.

O.

O'Brien, H. L.	Detroit.
Oloott, S. E.	Perry.
Osband, Chas. H.	Lansing.

P.

Pack, W. L.	Ypsilanti.
Padgard, George	Flushing.
Padberg, Jno. B.	Detroit.
Parkhurst, J. W.	Reed City.
Parks, E. F.	Paw Paw.
Parsons, L. E.	South Haven.
Partridge, D. Scott	Mt. Pleasant.
Percival, W. J.	Lake Odessa.

Phelps, W. T.	Marshall.
Phillips, Robt.	Ann Arbor.
Phillips, John R.	Blissfield.
Pierson, W. W.	Leslie.
Pike, C. F.	Grand Rapids.
Porter, John W.	Port Huron.
Price, C. A.	Ithaca.
Prince, Wm. I.	Bessemer.

R.

Ramsay, A. W.	Cheboygan.
Reade, S. A.	Romeo.
Reed, M. A.	Belding.
Reynolds, Dan'l W.	Hastings.
Richmond, E. D.	Hart.
Ritter, C. A.	Cassopolis.
Robert, I. B.	Ishpeming.
Robinson, G. S.	Detroit.
Robinson, M. O.	Saginaw.
Rogers, Wm.	Ewart.
Roe, J. Edward.	Lansing.
Rowley, F. N.	Kalamazoo.
Ryan, Denis	Mount Pleasant.
Ryan, John F.	Mount Pleasant.

S.

Salisbury, F. E.	St. Louis.
Sanders, E. W.	Buchanan.
Schmittziel, Jno. S.	Detroit.
Schupp, A.	Saginaw.
Schurtz, Jno. G.	White Pigeon.
Sebring, Theron Y.	Kalamazoo.
Sessions, Frank A.	Ionia.
Shaw, John T.	Detroit.
Sinclair, W. S.	Niles.
Skinner, Geo. A.	Mt. Clemens.
Snelling, W. H.	Fowler.
Spencer, H. C.	Flint.
Spinning, Chas. M.	Grass Lake.
Stagg, Wm. (Sec'y and Treas.)	Detroit.
Stalker, T. W.	Saginaw.
Stanton, Clarence E.	Oxford.
Stellwagen, George H.	Wayne.

Stewart, C. F.	Hillsdale.
Stuart, C. E. (Assistant).	Schoolcraft.
Sturgis, Chas. A.	Sturgis.
Stickney, Geo.	Grand Haven.
Stray, Geo. N.	Ludington.
Sturgis, Jas. B.	Houghton.
Sutherland, C. H.	Clare.

T.

Tackels, Chas. M.	Romeo.
Tobias, B. E.	Adrian.
Tregent, B. S.	Pontiac.
Tribau, L. P.	Tecumseh.
Truesdell, C. L.	Quincy.

U.

Ullrich, Paul J.	Mt. Clemens.
Upson, A. S.	Coldwater.

V.

Verdier, J. A. S.	Grand Rapids.
Ver Schure, Cornelius.	Holland.

W.

Wade, Charles F.	Jonesville.
Walker, A. M.	Jackson.
Walsworth, P. E.	St. Johns.
Warren, Chas. A.	Detroit.
Webster, W. J.	Homer.
Whitney, Chas. C.	Hudson.
Willeox, L. T.	Three Rivers.
Wilder, Ira H.	Flint.
Williams, M. L.	Detroit.
Williamson, R. J.	Kalamazoo.
Winchell, H. J.	Howell.
Wixson, Blon.	Williamston.
Whipple, A. D.	Owosso.
White, C. G.	Lapeer.
Wolf, Geo. T.	Three Rivers.
Woodcock, E. F.	Niles.

Y.

Yates, T. C.	Negaunee.
Young, George H.	Bay City.

GENERAL BANKING LAW

OF THE

STATE OF MICHIGAN,

AND AMENDMENTS THERETO,

AS APPROVED JULY 3, 1889, FEBRUARY 26, 1891, AND JUNE 1, 1893.

PUBLIC ACT NO. 205, 1887.

[No. 205.]

AN ACT to revise the laws authorizing the business of banking, and to establish a banking department for the supervision of such business.

SECTION 1. *The People of the State of Michigan enact,* Association for establishing banks, etc.
That any number of persons, not less than five (5), may associate to establish offices of discount and deposit to be known as commercial banks, and also to establish offices of loan and deposit to be known as savings banks, or to establish banks having departments for both classes of business, upon the terms and conditions and subject to the liabilities prescribed in this act, but the aggregate amount of the capital stock of any such bank shall not be less than one hundred thousand dollars (\$100,000), except that banks with a capital of not less than *fifteen thousand dollars (\$15,000)* Capital stock.
may be organized in a city or village the population of which does not exceed one thousand five hundred (1,500) inhabitants, and banks with a capital of not less than twenty-five thousand dollars (\$25,000) may be organized in a city or village, the population of which does not exceed five thousand inhabitants, and with a capital of not less than fifty thousand dollars (\$50,000) in a city or village the population of which does not exceed twenty thousand (20,000) inhabitants. Amendment of 1891.
No bank shall take as security for any loan or discount a lien upon any part of its capital stock. The same security in kind and amount shall be required of stockholders and of persons not stockholders. No bank shall be the holder or purchaser of any portion of its capital stock unless such purchase shall be necessary to prevent loss upon a debt previously contracted in good faith. Stock so purchased shall in no case be held by the bank for a longer time than six months, if the stock can be sold for what it cost, and it must be sold for the best price obtainable within one year, or canceled as hereinafter provided for the reduction of capital stock: *Provided,* That the provisions of this act as to the amount of capital shall not apply to any bank now organized and doing business at the time of the passage of this act. Security required for loans, etc.
Bank not to hold capital stock, etc.
 proviso as to amount of capital stock.

Articles of
incorporation,
what to specify.

SEC. 2. The persons associating shall execute articles of incorporation, which shall specify:

First, The name assumed by such bank, which shall be, in no material respect, similar to the name of any other bank organized under the laws of this State;

Second, The county and city or village where such bank is to be located and to conduct its business;

Third, The nature of its business, whether that of a commercial bank, savings bank, or both;

Fourth, The amount of its capital stock, which shall be divided into shares of one hundred dollars each;

Fifth, The names and places of residence of the stockholders, and the number of shares held by each of them;

Acknowledg-
ment of articles.

Sixth, The period for which the bank is organized, which shall not exceed thirty (30) years. Such articles of incorporation shall be acknowledged before any officer authorized by the laws of this State to take and certify acknowledgments.

How executed
and where filed
etc.

SEC. 3. Such articles of incorporation shall be executed in triplicate, one of which shall be recorded in the office of the county clerk for the county in which the bank is located, one filed in the office of the Commissioner of the Banking Department, and one filed in the office of the Secretary of State. Such articles of incorporation, or copies thereof, duly certified by either of said officers, may be used as evidence in all courts for and against such bank.

Corporate
powers.

SEC. 4. Upon making and filing the articles of incorporation required by this act the bank shall become a body corporate, and as such shall have power:

First, To adopt and use a corporate seal;

Second, To have succession for the period of years named in the articles of incorporation;

Third, To make contracts;

Fourth, To sue and be sued in any court of law or equity as fully as natural persons;

Fifth, To elect or appoint directors, who shall choose from their members a president and one or more vice presidents, and shall have power to appoint and employ a cashier or treasurer, and other officers, define their duties, require bonds from such officers and clerks, dismiss such officers so elected or appointed, or any of them, at pleasure, and elect or appoint others to fill their places;

Sixth, To prescribe by its board of directors by-laws not inconsistent with law, regulating the manner in which its stock shall be transferred, its directors and officers elected or appointed, its stockholders convened for special meetings, its property transferred, its general business conducted and the privileges granted to it by law exercised and enjoyed;

Seventh, To exercise by its board of directors or duly authorized officers or agents, subject to law, all such powers as shall be necessary to carry on the business of banking by discounting and negotiating promissory notes, drafts, bills of exchange and other evidences of debts, by receiving deposits,

by buying and selling exchange, coin and bullion, and by loaning money on personal and real security as provided hereinafter; but no such bank shall take or receive more than the rate of interest allowed by law in advance on its loans and discounts: *Provided*, That this restriction shall not authorize any transaction for a less sum than fifty cents; and no bank shall transact any business except such as is incidental and necessarily preliminary to its organization until it has been authorized by the Commissioner of the Banking Department to commence the business of banking.

Provide.

SEC. 5. At least fifty per cent of the capital stock of every bank shall be paid in before it shall be authorized to commence business, and the remainder of the capital of such bank shall be paid in in monthly installments of at least ten per cent on the whole of the capital, payable at the end of each succeeding month from the time it shall be authorized by the Commissioner of the Banking Department to commence business, and the payment of each installment shall be certified to the Commissioner, under oath, by the President, cashier or treasurer of the bank.

One-half capital stock to be paid in before commencing business; balance, how paid.

SEC. 6. Whenever any stockholder or his assignee fails to pay any installment on the stock when the same is required by the preceding section to be paid, the directors of such bank may sell the stock of such delinquent stockholder at public sale, as they shall deem best, having first given the delinquent stockholder twenty days' notice, personally or by mail at his last known address. If no bidder can be found who will pay for such stock the amount due thereon to the bank, with any cost incurred, the amount previously paid shall be forfeited to the bank, and such stock shall be sold as the directors may order, within six months from the time of such forfeiture, and if not sold it shall be canceled and deducted from the capital of the bank. If sold before cancellation, any surplus over the amount due on said stock to said bank, including all costs incurred thereon, with interest for the time delinquent, shall be returned to the original stockholder, his heirs or assigns.

Collection of delinquent installments on stock.

In case of sale, disposition of surplus.

If such cancellation shall reduce the capital of the bank below the minimum required by law, the said capital shall, within thirty (30) days from the date of such cancellation, be increased to the required amount by additional subscriptions, in default of which a receiver may be applied for by the Commissioner of the Banking Department, with the advice and consent of the Attorney General, to close up the business of the bank.

Proceedings in case cancellation reduces stock below minimum.

SEC. 7. Whenever articles of incorporation are filed with the Commissioner of the Banking Department, as provided in this act, and the bank transmitting the same notifies the Commissioner that at least fifty per cent of its capital has been duly paid in, and that such bank has complied with all the provisions of this act required before the bank shall be authorized to commence business, the Commissioner shall

Examination of condition of bank by Commissioner.

Issue of certificate authorizing to commence business.

examine into the condition of such bank, ascertain the amount of money paid in on account of its capital, the name and place of residence of each of its directors, and the amount of capital stock of which each is the owner in good faith, and whether such bank has complied with all the other provisions of this act required to entitle it to engage in the business of banking. If upon such examination it appears that such bank is lawfully entitled to commence business, the Commissioner shall, within thirty (30) days after receiving notice that fifty per cent of its capital has been paid in, give to such bank a certificate under his hand and official seal that such bank has complied with all the provisions required before commencing business, and that such bank is authorized to commence business; but the Commissioner, with the advice and consent of the Attorney General, may withhold such certificate whenever he has reason to believe that the stockholders have formed the same for any other than the legitimate business contemplated by this act.

Publication of certificate.

SEC. 6. The bank shall cause the certificate issued under the preceding section to be published in some newspaper printed in the city, village or county where the bank is located, at least once in each week for six successive weeks, the first publication to be made within ten days after the receipt of said certificate, or, if no newspaper is there published, then in a newspaper published at the nearest county seat.

Shares of stock deemed personal property, when not transferable.

SEC. 9. The shares of stock of such bank shall be deemed personal property, and shall be transferred on the books of the bank in such manner as the by-laws thereof may direct, but no transfer of stock shall be valid against a bank so long as the registered holder thereof shall be liable as principal debtor, surety or otherwise to the bank for any debt which shall be due and unpaid, nor in such case shall any dividend, interests or profits be paid on such stock, so long as such liabilities continue, but all such dividends, interest or profits shall be retained by the bank and applied to the discharge of such liabilities; and no stock shall be transferred on the books of any bank without the consent of the board of directors, where the registered holder thereof is in debt to the bank for any matured and unpaid obligations.

Amendment of 1893. Bank may amend articles, increase or reduce capital.

SEC. 10. *A bank may amend its articles of association in any manner not inconsistent with the provisions of this act*, at any time, by a vote of its stockholders representing two-thirds of the capital had at a meeting duly called for that purpose. A certificate of that fact shall be executed by its officers including a majority of its directors, and filed as required for articles of incorporation. But no increase of capital shall be valid until the amount thereof has been subscribed and actually paid in; and no reduction shall be made to a less amount than is required in section one for capital, nor be valid or warrant the cancellation of stock certificates, or diminish the personal liability of stockholders

When such action valid.

until such reduction has been approved by the Commissioner of the Banking Department. Such approval must be based upon a finding by him that the security of existing creditors of the bank will not be impaired by the proposed reduction.

SEC. 11. A bank may purchase, hold and convey real estate for the following purposes, but no other:

Purposes for which real estate may be held, etc.

First, Such as shall be necessary for the convenient transaction of its business, including with its banking office other apartments to rent as a source of income, but which shall not exceed fifty per cent of its paid-in capital;

Second, Such as shall be conveyed to it in satisfaction of debts previously contracted in the course of its business;

Third, Such as it shall purchase at sale under judgments, decrees, or mortgage foreclosures under securities held by it; but a bank shall not bid at any such sale a larger amount than to satisfy its debt and costs. Real estate shall be conveyed under the corporate seal of the bank, and the hand of its president, or vice president, and cashier or treasurer. No real estate acquired in the cases contemplated in the second and third sub-sections above shall be held for a longer time than five years. If not sold before the expiration of said five years it must be sold at private or public sale within thirty days thereafter.

How conveyed.

Limit of time of holding.

DIRECTORS.

SEC. 12. The affairs of each bank shall be managed by a board of not less than five directors, who shall be elected by the stockholders and hold office for one year, and until their successors are elected and have qualified. A majority of the board of directors shall constitute a quorum for the transaction of business: *Provided*, That when the number of directors shall exceed nine, they shall once in three months designate by resolution nine members, any five of whom shall constitute a quorum. In the first instance the directors shall be elected at a meeting held before the bank is authorized to commence business by the Commissioner, and afterwards at the annual meeting of stockholders to be held on the second Tuesday in December of each year; and if for any cause an election is not had at that meeting it may be held at a subsequent meeting called for that purpose, of which due notice shall be given as provided in the by-laws adopted by such bank. At a meeting of stockholders for election of directors each share shall entitle the owner to one vote for each director, but no stockholder shall be entitled to vote who is indebted to the bank upon any obligation past due. A stockholder may vote at any meeting of the corporation by a proxy in writing signed by him, but no officer, clerk, teller, or book-keeper of such corporation shall act as proxy. Every director must own and hold in his own name not less than ten shares of the capital stock of such bank, *except, that in banks having a capital of*

Affairs to be managed by board of directors, election of, etc.

Provided.

First and subsequent election of directors.

Who entitled to vote.

Proxy.

Who may be directors, oath of, etc.

Special and additional reports. county where such bank is located, and proof of publication shall be furnished to said Commissioner. Such Commissioner shall also have the power to call for special reports from any bank or banks whenever, in his judgment, the same are necessary to inform him fully of the condition of such banks. In addition to the reports required above, each bank shall report to the Commissioner within ten days after declaring any dividend the amount of such dividend, the amount carried to surplus fund, and the amount of net earnings in excess thereof; such report to be verified by the oath or affirmation of one of the executive officers of the bank.

Penalty for failure to make report.

How recovered.

SEC. 22. Every bank failing to make and transmit to the Commissioner any of the reports required by this act shall be subject to a penalty of one hundred dollars for each day after the time mentioned above for making such reports. Whenever any bank delays or refuses to pay the penalty herein imposed for a failure to make and transmit a report the Commissioner is hereby authorized to maintain an action in the name of his office against the delinquent bank for the recovery of such penalty, and all sums collected by such action shall be paid into the State treasury and applied upon the expenses of the banking department.

COMMERCIAL BANKS.

Limit of amount loaned on real estate security.

Exception.

Interest on deposits, etc.

Reserve, amount of, etc.

Proceedings in case the reserve falls below required amount.

SEC. 23. Any bank which by its articles of incorporation shall designate its business as that of a commercial bank shall have power to carry on the business of banking as prescribed and limited in this act, but it shall not lend to exceed fifty per cent of its capital stock upon mortgage or any other form of real estate security, and then only upon the adoption of a resolution by a two-thirds vote of the board of directors stating to what extent its officers may loan on real estate, as herein provided, except to secure a debt previously contracted in good faith on personal security deemed at the time adequate to secure such loan.

SEC. 24. Commercial banks may allow interest on accounts or certificates of deposit, but all deposits in such banks shall be payable on demand without notice, except when the contract of deposit otherwise provides. Said banks may invest their capital and deposits, except the reserve provided for in this section, in negotiable or commercial paper, or loan the same upon personal securities. Each bank shall keep on hand at all times at least fifteen per cent of its total deposits, except that in cities of over one hundred thousand population each of such banks shall keep on hand twenty per cent of its deposits, one-half of which reserve shall be in lawful money, and the balance may be in funds, payable on demand, deposited in banks in cities, approved by the Commissioner as reserve cities.

SEC. 25. Whenever the reserve of any commercial bank shall fall below the amount above required, such bank shall not increase its liabilities by making any new loans, or dis-

counts, otherwise than by discounting or purchasing bills of exchange payable at sight or on demand, and the Commissioner of the Banking Department may notify any bank whose reserve shall be below the amount above required to make good such reserve, and in case the bank shall fail for thirty days thereafter to make good its reserve the Commissioner may, with the concurrence of the Attorney General, institute proceedings for the appointment of a receiver to wind up the business of the bank.

SAVINGS BANKS.

SEC. 26. Any bank which, by its articles of incorporation, shall designate its business as that of a savings bank, shall have power to carry on the business of banking as prescribed and limited in this act, and may receive on deposit money offered by tradesmen, mechanics, laborers, servants, minors and other persons; and all deposits in said banks shall be repaid to the depositors, or his or her lawful representatives when required at such time or times and with such interest and under such regulations as the board of directors of the bank from time to time prescribes, which regulations shall be printed and conspicuously exposed in some place accessible and visible to all in the business office of said bank.

Deposits,
repayment
of, etc.

SEC. 27. A savings bank shall keep on hand at least fifteen (15) per cent of its total deposits, *one-third of which reserve shall be in lawful money in its own vaults, and the balance on deposit payable on demand with banks, national or State, in cities approved by the Commissioner as reserve cities or invested in United States bonds; three-fifths of the remainder of its savings deposits shall be invested by the boards of directors in bonds of the United States, or of this State, or in the bonds of any other State of the United States: Provided, That such State has not in the ten years preceding the time of such investment, repudiated its debt and failed to pay the same or the interest due thereon or upon any part of such debt; or in the public debt or bonds of any city, county, township, village or school district of any State in the United States which shall have been authorized by the legislature of such State: Provided, The total indebtedness of such municipality does not exceed five per cent of the assessed valuation, except by a vote of two-thirds of the board of directors such bonds may be purchased if the total liabilities do not exceed ten per cent of its assessed valuation, or loan the same upon negotiable paper secured by any of the above mentioned classes of security; or upon notes, or bonds, secured by mortgage lien upon unincumbered real estate worth at least double the amount loaned; the remainder of such deposits may be invested in notes, bills or other evidences of debt, the payment of which is secured by the deposit of collateral security consisting of personal property, of known marketable value, worth ten per*

Reserve to be
kept.

Amendment of
1891.

Amendment of
1889.

Balance, how
invested.

Proviso as to
bonds of other
States.

Proviso as to
debt of municipi-
palities.

Limit of deposit in any one bank. cent more than the amount so loaned and interest for the time of the loan; or may be deposited in any national bank, trust company, or bank in cities in this or any other State approved by the Commissioner of the Banking Department as reserve cities; and a portion of said remainder, not exceeding the capital and additional stockholders' liability, may be invested in negotiable paper approved by the board of directors; but the deposits in any one bank shall not exceed ten per cent of the total deposits, capital and surplus of the depositing bank. In case the actual reserve shall fall below the fifteen per cent above provided, the bank shall promptly, and in good faith, take measures to restore and maintain its lawful reserve, in default of which the Commissioner of the Banking Department shall require such restoration within thirty days after notice, and a failure to comply with such demand shall warrant proceedings to wind up the bank, as provided in section six of this act.

Proceedings when reserve falls below fifteen per cent.

Pass books, contents and use of. SEC. 28. A pass-book shall be issued to each depositor in the savings department, containing the rules and regulations adopted by the board of directors governing such deposits, in which book shall be entered each deposit made by, and each payment made to, such depositor, and no payment or check against any such savings account shall be made unless accompanied by and entered in the pass-book issued therefor, except for good cause and on assurances satisfactory to the officers of the bank, *but nothing in this section shall prevent savings banks issuing time certificates of deposit or certificates of deposit specifically issued subject to the rules and regulations governing savings deposits.*

Amendment of 1891.

Separate books to be kept for commercial and savings bank business. SEC. 29. Any bank combining the business of a commercial bank and a savings bank shall keep separate books of account for each kind of business: *Provided, That all receipts, investments and transactions relating to each of said classes of business shall be governed by the provisions and restrictions herein specifically provided for the respective kinds of banks. And provided further, That all the investments relating to the savings department shall be kept entirely separate and apart from the other business of the bank, and that the fifteen per cent reserve required by the provisions of this act to be kept on the savings deposits shall be kept separate and distinct from the reserve required on the commercial deposits, and that such portion of said savings deposits as are on hand unloaned or deposited with other banks or reserve agents and the investments made with the funds deposited by savings depositors shall be held solely for the payment of the depositors of said funds.*

Proviso.

Amendment of 1893.

Investments and reserve kept separate.

Regulating rate of interest.

SEC. 30. It shall be the duty of the board of directors of each savings bank from time to time to regulate the interest to be allowed depositors, and pay the same at regular and stated periods.

Payment of deposits to a minor.

SEC. 31. When any deposit is made in any savings bank by a person being a minor the said bank may pay to such

depositor such sums as may be due to him or her, although he or she have no guardian, and the receipt of such minor shall be in all respects valid in law.

SEC. 32. All certificates or evidences of deposits made by the proper officers of any bank shall be as effectual to bind the bank as if made under the common seal thereof; but said bank shall not issue any bill, note, or certificate intended to circulate as money, and no such bank shall issue post notes.

Certificates of deposit, etc.

SEC. 33. All the general powers and privileges, as well as the general restrictions and limitations provided in this act, and applied to the corporations to be organized under and regulated by this act, by the general designation of banks, shall be understood and construed to include commercial banks, savings banks, and those combining both branches of business.

Construction of this act.

SEC. 34. The powers, privileges, duties and restrictions conferred and imposed upon any bank existing and doing business under the laws of this State are hereby abridged, enlarged or modified, as each particular case may require to conform to the provisions of this act, and to such amendments as may be made thereto. But nothing in this act shall be construed to affect the legality of investments heretofore made, or of transactions heretofore had, pursuant to any provisions of law in force when such investments were made or transactions had, nor to require the change of investments for those named in this act, except as the same can be done by the sale or redemption of the securities so invested in, in such manner as to prevent loss or embarrassment in the business of such bank, or unnecessary loss or injury to the borrowers on such securities; but no renewal or extension of any such loan or investment shall be made by any bank, unless necessary to avoid loss or embarrassment, as above provided. *All debts due to any association on which interest is past due and unpaid for a period of six months, unless the same are well secured, and in process of collection, shall be considered bad debts, and shall be charged off to the profit and loss account, to the expiration of that time.*

Effect of this act on banks, etc., now existing.

Disposition of past due obligations, etc.

Amendment of 1889.

BANKING DEPARTMENT.

SEC. 35. There is hereby established in the State department a separate and distinct bureau which shall have charge of the execution of the laws relating to banks, trust, loan, mortgage security, or safety deposit companies formed and transacting business under the laws of this State, to be designated as the State Banking Department.

State banking department authorized.

SEC. 36. The chief officer of the department shall be denominated the Commissioner of the Banking Department. He shall be appointed by the Governor, by and with the advice and consent of the Senate, and shall hold his office for the term of four years. He may appoint a deputy, and

Commissioner of the banking department, appointment of.

Deputy.

	revoke such appointment at pleasure, who shall possess the powers and perform the duties attached by law to the office of the Commissioner during a vacancy in such office, and during the absence or inability of his principal. He may also employ from time to time such clerks to assist him and his deputy in the discharge of the several duties imposed upon them by this act as he shall find necessary. The salary of the Commissioner shall be two thousand five hundred dollars per annum. The salary of the deputy and such clerks as may be employed under this act shall be at such a rate per annum as the Commissioner shall decide: <i>Provided</i> , That such rate is not in excess of that of the deputies and clerks of the several State departments. The salaries of the Commissioner, deputy and clerks shall be paid monthly or quarterly by the State Treasurer, upon a voucher countersigned by the Auditor General. Vouchers for the commissioner's salary must be first approved by the Governor. Vouchers for the deputy and clerks' salaries must be first approved by the Commissioner. All actual and necessary traveling expenses of said Commissioner, deputy or clerks, incurred in the discharge of their duties under this act, shall be fully itemized upon proper vouchers and certified in the order indicated for the salaries, and presented to the Board of State Auditors. If allowed, the Auditor General shall countersign. The State Treasurer shall, upon the presentation of vouchers so allowed and countersigned, reimburse the said officers' expenses. Within fifteen days from the notice of their appointment, respectively, the Commissioner and his deputy shall take and subscribe the oath of office prescribed by the constitution, and file the same in the office of the Secretary of State. The said Commissioner of the Banking Department and his deputy aforesaid, shall each give to the people of this State a bond in the penal sum of twenty-five thousand dollars, with two or more sureties, to be approved by the State Treasurer, conditioned for the faithful discharge of the duties of their respective offices; and the Commissioner or his deputy shall not be interested, directly or indirectly, in any national bank, nor in any bank or other corporation under their supervision, nor engaged in the business of banking. There shall be assigned to said Commissioner suitable rooms in the State capitol for conducting the business of said department.
Clerks.	
Salary of Commissioner, deputy and clerks.	
Provide.	
Payment of salaries.	
Expenses.	
Oath of office.	
Bond.	
Commissioner or deputy not to be engaged in banking, etc.	
Seal.	SEC. 37. The said Commissioner shall devise a seal for the use of his office, which shall continue to be the seal of said department. A description of the seal, with an impression thereof, shall be filed in the office of the Secretary of State.
Banks subject to inspection.	SEC. 38. Every bank existing or hereafter incorporated under the laws of this State shall be subject to the inspection and supervision of the Commissioner of the Banking Department as provided in this act.

SEC. 39. It shall be the duty of the Commissioner of the Banking Department, and he shall have power for himself, his deputy, or any examiner he may appoint for that purpose, to examine once in each year the cash, bills, collaterals or securities, books of account, condition and affairs of each bank under the law, and also when requested by the board of directors of any bank. For that purpose he may examine, on oath, any of the officers, agents, clerks, customers or depositors of such bank touching the affairs and business of such bank. Any willful false swearing in any examination shall be deemed perjury. He shall also ascertain whether each bank transacts its business at the place designated in the articles of incorporation, and whether its business is conducted in the manner prescribed by law.

Duty of Commissioner to annually examine books, etc.

False swearing, perjury.

SEC. 40. For each annual examination the bank examined shall pay into the State treasury for the credit of the general fund one hundredth part of one per cent of the gross amount of the assets of said bank: *Provided*, That the examination fee of any bank shall not be less than ten dollars. The expenses incurred and services performed especially for any bank shall be paid by such bank. If such charges or the annual fee are not paid after due notice, the Commissioner shall maintain an action in his name of office against the delinquent bank for the recovery of such charge, or annual fee, with interest thereon, and the sums so collected shall be paid into the State treasury. No person shall be appointed to examine a bank in which he is interested as stockholder, officer or employé or otherwise. The Commissioner of the Banking Department, his deputy, every clerk in his employment and examiner shall be bound by oath to keep secret all facts and information obtained in the course of such examinations, except in as far as the public duty of such officer requires him to report upon or take official action regarding the affairs of such bank. No bank shall be subject to any visitation other than such as is required by this act, or otherwise authorized by law.

Fee for examination.

Proviso.

Special expense, how paid.

Collection of charges and fees.

Certain facts and information to be kept secret.

SEC. 41. Whenever any officer of a bank shall refuse to submit the books, papers and concerns of such bank to the inspectors [inspection] of the Commissioner, deputy, or examiner appointed as aforesaid, or refuse to be examined on oath touching the concerns of the bank, the Commissioner may, with the concurrence of the Attorney General, institute proceedings for the appointment of a receiver for such bank to wind up its business.

Proceeding in case bank refuses to submit to inspection, etc.

SEC. 42. Whenever it shall appear from the report of any bank, or the Commissioner shall have reason to believe that the capital of any bank is impaired or reduced below the amount required by law, it shall be the duty of the Commissioner, and he shall have power to examine said bank and ascertain the facts, and in case he finds such impairment or reduction of capital, to require such bank to make

Proceedings in case capital of bank is impaired, etc.

good the deficiency so appearing. If any bank shall refuse or fail for ninety days after written requisition to make good the deficiency so appearing or found to exist, it shall be the duty of the Commissioner, with the concurrence of the Attorney General, to institute proceedings for the appointment of a receiver of such bank to wind up its business.

Amendment
of 1889.
Commissioner
to report to the
Governor
annually.

SEC. 43. *On the thirty-first day of December the Commissioner of the Banking Department shall make an annual report to the Governor of the State, which report shall be published, and shall exhibit:*

What report
to exhibit.

First, A summary of the state and condition of every bank from which reports have been received during the year, with an abstract of the whole amount of capital returned by them, the whole amount of their debts and liabilities, the total amount of means and resources, separating the reports of such banks and other corporations, and specifying the amount of lawful money held by banks at the time of their several returns, and such other information in relation to such banks and corporations as in his judgment may be required;

Second, A statement of the banks and corporations whose business has been closed during the year, the amount of their resources and liabilities, and the amount paid to the creditors thereof;

Third, The names and compensation of the clerks employed by him, and the whole amount of expenses of the banking department during the year;

Fourth, The amount of fees received for the examination of banks or other corporations, and fines collected and paid over to the State Treasurer.

Commissioner
may call a meet-
ing of stock-
holders of any
bank, etc.

SEC. 44. Whenever the Commissioner shall deem it expedient he may call a meeting of the stockholders of any bank, organized under the laws of this State, by a personal notice of such meeting for fifteen days previous thereto, and in case a majority of the stockholders cannot be reached by personal notice, then by publishing such notice at least once in each week for four successive weeks previous to the meeting in a newspaper published in the city, village or county where the bank is located, and if no newspaper is published there, then in the newspaper published at the nearest county seat.

Record of stock-
holders, etc., to
be kept by bank.

SEC. 45. A book shall be provided and kept by every bank in which shall be entered the name and residence of the stockholders in the bank, the number of shares held by each, the time when each person became such stockholder, also all transfers of stock, stating the time when made, the number of shares, and by whom transferred. The said book shall at all times be, during the usual hours of transacting business, subject to the inspection of the directors, officers, stockholders and depositors of the bank. A neglect to provide and keep such book ready for examination, as herein

Subject to in-
spection, by
whom.

provided, shall subject the officers of the bank, whose duty it is to provide and keep the same, to a penalty of one hundred dollars for every day's neglect; and a refusal by such officer to exhibit such book to any person rightfully demanding inspection thereof shall subject him to a penalty of fifty dollars; the said penalty may be sued for and recovered with costs by any person who will prosecute for the same in the name of the people of the State, and shall be paid to the State Treasurer for the credit of the banking department. In all actions, suits and proceedings under this act, the said book shall be presumptive evidence of the facts therein stated.

Penalty for not keeping record and for refusal to exhibit it.

How penalty recovered.

Book to be evidence.

SEC. 46. The stockholders of every bank shall be individually liable, equally and ratably, and not one for another, for the benefit of the depositors in said bank to the amount of their stock at the par value thereof, in addition the said stock; but persons holding stock as executors, administrators, guardians or trustees, and persons holding stock as collateral security, shall not be personally liable as stockholders, but the assets and funds in their hands constituting the trust shall be liable to the same extent as the testator, intestate, ward or person interested in such trust funds would be, if living or competent to act; and the person pledging such stock shall be deemed the stockholder and liable under this section. Such liability may be enforced in a suit at law or in equity by any such bank in process of liquidation, or by any receiver, or other officer succeeding to the legal rights of said bank.

Liability of stockholders.

How liability enforced.

SEC. 47. All transfers of notes, bonds, bills of exchange or other evidences of debt owing to any bank, or of deposits to its credit, all assignments of mortgages, or other security on real estate or judgments or decrees in its favor, or deposits of money, bills, or other valuable things for its use, or for the use of its stockholders or creditors, all payments of money, either after the commission of an act of insolvency or in contemplation thereof, with a view to prevent application of its assets in the manner prescribed in this act, or with a view to the preference of one creditor over another, shall be held to be null and void.

Certain transactions null and void.

SEC. 48. Legal process against any such bank shall be served upon its president or cashier or treasurer in the county where its business office is located or the plaintiff resides, or by leaving any attested copy at its banking house during banking hours with the teller, clerk or any officer of the bank.

Service of legal process against banks.

SEC. 49. All proceedings by any bank to enjoin the Commissioner in the discharge of his duties under the provisions of this act shall be had in the county where said bank is located, or before the supreme court of this State.

Proceedings to enjoin.

SEC. 50. All suits and proceedings arising out of the provisions of law governing banks in which the State or any of its officers or agents shall be parties shall be conducted

When Attorney General to supervise suits under this act.

Copies of certain papers, etc., evidence.	under the direction and supervision of the Attorney General. SEC. 51. Copies of all records and papers in the office of the Commissioner of the Banking Department certified by him, and authenticated by his seal of office, shall be evidence in all cases equally and with like effect as the original.
Liability of banks, etc., for money, etc., limited.	SEC. 52. The total liabilities of any bank or any person or of any company, corporation or firm for money advanced, including in the liabilities of the company or firm the liabilities of the several members thereof, except special partners, shall at no time exceed one-tenth part of the amount of the capital and surplus of such bank; but the discount of bills of exchange drawn in good faith against actually existing values and the discount of commercial or business paper actually owned by the person negotiating the same shall not be considered as money borrowed: <i>Provided, however,</i> That the foregoing limitations shall not apply to loans upon real estate or other collateral securities authorized by this act: <i>Provided further,</i> That by a two-thirds vote of the directors the liabilities of any bank or any person or company or corporation or firm, may be increased to a sum not exceeding one-fifth of the capital and surplus of the bank.
Proviso.	
Further proviso.	
Amendment of 1891.	
Proceedings when bank decides to go into liquidation.	SEC. 53. Any bank organized under the provisions of this act may go into liquidation and be closed by a vote of its stockholders owning two-thirds of its capital. Whenever a vote is taken to go into liquidation it shall be the duty of the board of directors to cause notice of this fact to be certified, under the seal of the bank, by its president, cashier or treasurer, to the Commissioner of the Banking Department, and publication thereof, notifying creditors to present their claims against the bank for payment, shall be made once in each week for eight successive weeks, in a newspaper published in the city of Detroit, and also in a newspaper published in the city, village or county in which the bank is located, or if no newspaper is there published then in the newspaper published at the nearest county seat.
Consolidation of banks	SEC. 54. A bank which is in good faith winding up its business for the purpose of consolidating with some other bank may transfer its assets and liabilities to the bank with which it is in process of consolidation; but no such consolidation of banks shall be made without the consent of the Commissioner of the Banking Department, and not then to defeat or defraud any of the creditors in the collection of their claims against said banks, or either of them.
When receiver may be appointed.	SEC. 55. On becoming satisfied that any bank has refused to pay its deposits in accordance with the terms on which such deposits were received (if received in accordance with the provisions of this act), or that any bank has become insolvent, or that its capital has become impaired, or that any bank has violated any of the provisions of this act, or for any cause hereinbefore or hereinafter stated, the Commissioner of the Banking Department may forthwith take
Commissioner may forthwith take possession.	

possession of the books, records and assets of every description of such bank, and hold the same, and said books, records and assets shall not be subject to any levies and attachments, until a court of competent jurisdiction can be applied to for the appointment of a receiver for such bank who, under the direction of such court, shall take possession of the books, records and assets of every description of such bank, collect all debts, dues and claims belonging to it, and sell or compound all bad or doubtful debts, and sell all the real and personal property of such bank on such terms as the court shall direct, and may, if necessary to pay the debts of such bank, enforce all individual liability of the stockholders. Such receiver shall pay over all money so collected or received to the State Treasurer, and also make report to the Commissioner of all his acts and proceedings.

Amendment
of 1893.

Duty of receiver.

SEC. 56. The Commissioner shall, upon the appointment of a receiver, as above provided, cause notice to be given by advertising in such newspapers as he may direct once in each week, for twelve successive weeks, calling on all persons who may have claims against such bank to present the same to said receiver and make legal proof thereof.

Duty of Commissioner on
appointment
of receiver.

SEC. 57. From time to time, under the direction of the Commissioner of the Banking Department, the receiver shall make ratable dividends of the moneys realized or collected by him on all such claims as may have been proved to his satisfaction or adjudicated in a court of competent jurisdiction, and the remainder of the proceeds, if any, after the costs and expenses of such proceedings and all debts and obligations of the bank are satisfied, shall be paid over to the stockholders of such bank, or their legal representatives in proportion to the stock by them respectively held.

Dividends to
be made by
receiver.

SEC. 58. Every president, director, cashier, treasurer, teller, clerk or agent of any bank, who embezzles, abstracts or willfully misapplies any of the moneys, funds, credits or property of the bank, whether owned by it or held in trust, or who, without authority of the directors, issues or puts forth any certificate of deposit, draws any order or bill of exchange, makes any acceptance, assigns any note, bond, draft, bill of exchange, mortgage, judgment or decree, or who makes any false entry in any book, report or statement of the bank, with intent in either case to injure or defraud the bank, or any company, corporation or person or to deceive any officer of the bank, or any agent appointed to examine the affairs of such bank, and any person who with like intent aids or abets any officer, clerk or agent, in violation of this section, or who shall issue or cause to be issued, or put in circulation, any bill, note or other evidence of debt to circulate as money, upon conviction thereof, shall be imprisoned in the State Prison or in the State House of Correction and Reformatory at Ionia, not to exceed twenty years.

Penalty for
embezzlement,
etc.

SEC. 59. All real estate owned by any bank may be taxed as other real estate in the city, village or township where

Taxation of
bank property.

the same may be situated, and the residue of its capital and surplus shall be taxed as personal property, but the assessment thereof for taxation shall not be at a greater rate than is assessed on money capital in the hands of individual citizens in the same city, village or township.

Act to apply to
all State banks.

SEC. 60. The provisions of this act shall apply to and govern all State banks organized and now existing within this State, and all such banks shall, on or before the first day of January next following the time when this act becomes operative, file with the Commissioner of the Banking Department a certificate executed by the executive officers of each bank in substantial conformity to the requirements of original article of incorporation provided for in section two (2) of this act; or any bank so existing may within the same time re-organize under this act, and when so re-organized all securities, real estate, property and assets of every kind shall become vested in such re-organized bank without any formal conveyance or transfer, but no such re-organization shall have the effect to discharge the original bank, its directors or stockholders from any liability to its depositors, or any other person, but the same shall continue until legally discharged, and such re-organized bank shall be legally liable to pay every claim, demand and obligation existing against the bank whose assets and property, or any part thereof, it has received by virtue of such re-organization.

Existing banks
may re-organize.

Re-organization
not to discharge
existing liabilities.

Penalty for
false swearing
by officer, etc.,
of bank.

SEC. 61. Every officer or employé of a bank required by this act to take any oath or affirmation, who shall willfully swear or affirm falsely, shall be deemed guilty of perjury, and upon conviction thereof shall be punished as provided by the laws of this State in case of perjury.

Foreign
exchange, etc.

SEC. 62. Nothing in this act contained shall be so construed as to prevent any bank organized or doing business under this act from making or issuing bills of exchange on foreign countries or places beyond jurisdiction of the United States; which bills of exchange may be made payable at or with the customary usance, and at or within ninety days' sight, but no such draft or bill of exchange shall be used or put in circulation as money by any such bank.

Provisions for
amending
this act.

SEC. 63. The legislature may at any regular session thereof alter or amend this act, or any part thereof, by a vote of two-thirds of the members of the Senate and House of Representatives constituting said bodies; and hereafter it shall not be necessary to submit any such proposed alteration or amendment to the electors of the State for adoption or approval, but all such acts shall be valid and effectual when so passed by the legislature and approved as other laws are in accordance with the constitution of this State.

Acts repealed.

SEC. 64. All acts and parts of acts of which this act is amendatory or supplementary, inconsistent with the provisions of this act, are hereby repealed.

SEC. 65. This act shall be submitted to the electors of this State for their approval or disapproval at the next general election. At said election a ballot-box shall be provided and kept by the several boards of inspectors thereof for receiving the votes cast for or against this act; and on the ballot shall be written or printed, or partly written and partly printed, the words "A general banking law—Yes," or, "A general banking law—No." Act to be submitted to vote of electors, when. Form of ballots.

SEC. 66. The canvass of the votes cast for or against this act, and the returns thereof, shall be made by the proper canvassing officers, within the same time, and in the same manner as now provided by law for the canvass and return of the votes cast at the said general election, and the result be declared by the board of canvassers at the same time and manner as the result of the canvass for State officers; and if it shall appear that a majority of the votes cast at such election have thereon "A general banking law—Yes," this act shall become a law, and take effect within sixty days after said general election. Canvass of votes. When this act to become a law.

Approved June 21, 1887.

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